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September 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	123%	121%	124%	128%	108%	109%
Ordinary companies and departments	126%	122%	126%	129%	110%	113%
Combination companies and departments	113%	118%	116%	122%	105%	102%
CANADA						
All ordinary business	115%	113%	120%	118%	113%	109%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (24)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (22)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL

Profit from our research.

UNITED STATES

Ordinary Sales Results of 145 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	763,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140	384,088	121	32,049,583	40,757,804	127	807,987	862,456	107	9.93	9.42	95	39,666	47,258	119	394	445	113	June
July	286,661	335,876	117	28,740,127	35,028,671	122	731,898	745,900	102	9.97	9.59	96	39,268	46,962	120	392	450	115	July
August	301,453	364,851	121	30,172,497	38,369,254	127	795,015	814,852	102	9.99	9.51	95	37,952	47,087	124	379	448	118	August
September	296,603	365,692	123	30,301,171	37,638,571	124	759,065	819,408	108	9.79	9.72	99	39,919	45,934	115	391	446	114	September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			Year total
Year to date	$2,599,512	$3,148,356	121%	$259,091,645	$330,833,244	128%	6,754,584	7,338,661	109%	$10.03	$ 9.52	95%	$38,358	$45,081	118%	$385	$429	111%	Year to date

122 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 227,774	$ 287,689	126%	$ 25,634,518	$ 32,251,523	126%	432,399	476,363	110%	$ 8.89	$ 8.92	100%	$59,284	$67,704	114%	$527	$604	115%	**Month**
Year to date	$2,018,192	$2,467,025	122%	$220,620,688	$283,943,649	129%	3,822,978	4,327,545	113%	$ 9.15	$ 8.69	95%	$57,709	$65,613	114%	$528	$570	108%	**Year to date**
Group 1—Month	$ 140,061	$ 174,852	125%	$ 15,950,564	$ 20,241,246	127%	281,539	307,413	109%	$ 8.78	$ 8.64	98%	$56,655	$65,844	116%	$497	$569	114%	Group 1—Month
Year to date	$1,272,857	$1,541,419	121%	$140,270,939	$181,546,089	129%	2,489,545	2,824,043	113%	$ 9.07	$ 8.49	94%	$56,344	$64,286	114%	$511	$546	107%	Year to date
Group 2—Month	$ 41,737	$ 50,799	122%	$ 4,596,429	$ 5,433,613	118%	62,210	68,710	110%	$ 9.08	$ 9.35	103%	$73,886	$79,080	107%	$671	$739	110%	Group 2—Month
Year to date	$ 350,932	$ 416,760	119%	$ 36,677,313	$ 47,327,661	129%	540,128	614,628	114%	$ 9.57	$ 8.81	92%	$67,905	$77,002	113%	$650	$678	104%	Year to date
Group 3—Month	$ 25,974	$ 34,642	133%	$ 2,934,115	$ 3,452,610	118%	46,709	51,094	109%	$ 8.85	$10.03	113%	$62,817	$67,574	108%	$556	$678	122%	Group 3—Month
Year to date	$ 225,849	$ 279,880	124%	$ 25,283,812	$ 30,000,263	119%	429,752	465,991	108%	$ 8.93	$ 9.33	104%	$58,833	$64,379	109%	$526	$601	114%	Year to date
Group 4—Month	$ 11,718	$ 16,981	145%	$ 1,192,178	$ 1,895,060	159%	19,291	24,464	127%	$ 9.83	$ 8.96	91%	$61,800	$77,463	125%	$607	$694	114%	Group 4—Month
Year to date	$ 102,501	$ 135,625	132%	$ 10,302,194	$ 14,162,264	137%	174,314	198,718	114%	$ 9.95	$ 9.58	96%	$59,101	$71,268	121%	$588	$682	116%	Year to date
Group 5—Month	$ 5,496	$ 7,136	130%	$ 606,601	$ 845,509	139%	12,289	15,710	128%	$ 9.06	$ 8.44	93%	$49,361	$53,820	109%	$447	$454	102%	Group 5—Month
Year to date	$ 41,636	$ 64,693	155%	$ 5,062,340	$ 7,543,925	149%	106,474	140,988	132%	$ 8.22	$ 8.58	104%	$47,545	$53,508	113%	$391	$459	117%	Year to date
Group 6—Month	$ 2,788	$ 3,279	118%	$ 354,631	$ 383,485	108%	10,361	8,972	87%	$ 7.86	$ 8.55	109%	$34,227	$42,742	125%	$269	$365	136%	Group 6—Month
Year to date	$ 24,417	$ 28,648	117%	$ 3,024,090	$ 3,363,447	111%	82,765	83,177	100%	$ 8.07	$ 8.52	106%	$36,538	$40,437	111%	$295	$344	117%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 66,678	$ 75,484	113%	$ 4,614,467	$ 5,332,322	116%	305,990	320,448	105%	$14.45	$14.16	98%	$15,080	$16,640	110%	$218	$236	108%	**Month**
Year to date	$ 558,491	$ 656,417	118%	$ 37,972,807	$ 46,335,512	122%	2,721,340	2,784,184	102%	$14.71	$14.17	96%	$13,954	$16,642	119%	$205	$236	115%	**Year to date**
Group 7—Month	$ 32,054	$ 35,191	110%	$ 2,344,921	$ 2,543,635	108%	104,688	103,060	98%	$13.67	$13.83	101%	$22,399	$24,681	110%	$306	$341	111%	Group 7—Month
Year to date	$ 267,581	$ 316,695	118%	$ 19,391,930	$ 22,666,930	117%	873,355	951,823	109%	$13.80	$13.97	101%	$22,204	$23,814	107%	$306	$333	109%	Year to date
Group 8—Month	$ 16,230	$ 19,502	120%	$ 1,076,673	$ 1,348,288	125%	89,237	96,024	108%	$15.07	$14.46	96%	$12,065	$14,041	116%	$182	$203	112%	Group 8—Month
Year to date	$ 136,967	$ 164,297	120%	$ 8,888,158	$ 11,359,802	128%	814,766	798,369	98%	$15.41	$14.46	94%	$10,909	$14,229	130%	$168	$206	123%	Year to date
Group 9—Month	$ 18,394	$ 20,791	113%	$ 1,192,873	$ 1,440,399	121%	112,065	121,364	108%	$15.42	$14.43	94%	$10,644	$11,868	111%	$164	$171	104%	Group 9—Month
Year to date	$ 153,943	$ 175,425	114%	$ 9,692,719	$ 12,308,780	127%	1,033,219	1,033,992	100%	$15.88	$14.25	90%	$ 9,381	$11,904	127%	$149	$170	114%	Year to date

Weekly premium ordinary

Month	$ 2,151	$ 2,519	117%	$ 52,186	$ 54,726	105%	20,676	22,597	109%	$41.22	$46.03	112%	$ 2,524	$ 2,422	96%	$104	$111	107%	**Month**
Year to date	$ 22,828	$ 24,913	109%	$ 498,150	$ 554,083	111%	210,266	226,932	108%	$45.83	$44.96	98%	$ 2,369	$ 2,442	103%	$109	$110	101%	**Year to date**

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	65,691	73,905	111
June	28,416	33,205	117	3,566,299	4,494,191	126	74,686	81,532	109
July	25,116	27,480	109	3,116,904	3,590,418	115	63,086	66,413	105
August	23,147	26,855	116	2,940,579	3,435,951	117	56,700	62,270	110
September	26,620	30,550	115	3,347,876	4,008,298	120	68,250	77,432	113
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$224,076	$252,132	113%	$28,295,870	$33,504,536	118%	579,977	630,265	109%
Group 1—Month	$ 20,125	$ 22,611	112%	$ 2,402,550	$ 2,850,756	119%	52,618	57,570	109%
Year to date	$167,058	$182,770	109%	$20,010,993	$23,367,677	117%	437,974	463,413	106%
Group 2—Month	$ 5,534	$ 6,969	126%	$ 762,170	$ 987,520	130%	12,850	16,877	131%
Year to date	$ 46,131	$ 60,936	132%	$ 6,341,254	$ 8,559,255	135%	114,858	140,981	123%
Group 3—Month	$ 961	$ 970	101%	$ 183,156	$ 170,022	93%	2,782	2,985	107%
Year to date	$ 10,887	$ 8,426	77%	$ 1,943,623	$ 1,577,604	81%	27,145	25,871	95%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97	7.39	93	47,751	55,122	115	380	407	107
July	8.06	7.65	95	49,407	54,062	109	398	414	104
August	7.87	7.82	99	51,862	55,178	106	408	431	106
September	7.95	7.62	96	49,053	51,765	106	390	395	101
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.92	$ 7.53	95%	$48,788	$53,159	109%	$386	$400	104%
Group 1—Month	$ 8.38	$ 7.93	95%	$45,660	$49,518	108%	$382	$393	103%
Year to date	$ 8.35	$ 7.82	94%	$45,690	$50,425	110%	$381	$394	103%
Group 2—Month	$ 7.26	$ 7.06	97%	$59,313	$58,513	99%	$431	$413	96%
Year to date	$ 7.27	$ 7.12	98%	$55,210	$60,712	110%	$402	$432	107%
Group 3—Month	$ 5.25	$ 5.71	109%	$65,836	$56,959	87%	$345	$325	94%
Year to date	$ 5.60	$ 5.34	95%	$71,602	$60,980	85%	$401	$326	81%

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	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	123%	121%	119%	127%	103%	108%
Ordinary companies and departments	127%	123%	120%	128%	109%	113%
Combination companies and departments	109%	117%	112%	121%	93%	101%
CANADA						
All ordinary business	110%	112%	111%	118%	102%	108%

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The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL

Profit from our research.

UNITED STATES

Ordinary Sales Results of 145 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914 126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	763,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140	384,088	121	32,049,583	40,757,804	127	807,987	862,456	107	9.93	9.42	95	39,666	47,258	119	394	445	113	June
July	286,661	335,876	117	28,740,127	35,028,671	122	731,898	745,900	102	9.97	9.59	96	39,268	46,962	120	392	450	115	July
August	301,453	364,851	121	30,172,497	38,369,254	127	795,015	814,852	102	9.99	9.51	95	37,952	47,087	124	379	448	118	August
September	296,603	365,692	123	30,301,171	37,638,571	124	759,065	819,408	108	9.79	9.72	99	39,919	45,934	115	391	446	114	September
October	312,156	382,617	123	32,464,888	38,695,668	119	818,031	839,725	103	9.62	9.89	103	39,687	46,081	116	382	456	119	October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			Year total
Year to date	$2,911,668	$3,530,973	121%	$291,556,533	$369,528,912	127%	7,572,615	8,178,386	108%	$ 9.99	$ 9.56	96%	$38,501	$45,184	117%	$384	$432	113%	Year to date

122 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group Month	$ 235,748	$ 298,587	127%	$ 27,286,929	$ 32,879,146	120%	462,430	504,018	109%	$ 8.64	$ 9.08	105%	$59,008	$65,234	111%	$510	$592	116%	Total group Month
Year to date	$2,253,940	$2,765,612	123%	$247,907,617	$316,822,795	128%	4,285,408	4,831,563	113%	$ 9.09	$ 8.73	96%	$57,849	$65,574	113%	$526	$572	109%	Year to date
Group 1—Month	$ 147,436	$ 186,761	127%	$ 17,301,173	$ 21,010,420	121%	302,831	333,619	110%	$ 8.52	$ 8.89	104%	$57,131	$62,977	110%	$487	$560	115%	Group 1—Month
Year to date	$1,420,293	$1,728,180	122%	$157,572,112	$202,556,509	129%	2,792,376	3,157,662	113%	$ 9.01	$ 8.53	95%	$56,429	$64,148	114%	$509	$547	107%	Year to date
Group 2—Month	$ 41,398	$ 49,613	120%	$ 4,772,841	$ 5,267,087	110%	63,869	69,855	109%	$ 8.67	$ 9.42	109%	$74,729	$75,400	101%	$648	$710	110%	Group 2—Month
Year to date	$ 392,330	$ 466,373	119%	$ 41,450,154	$ 52,594,748	127%	603,997	684,483	113%	$ 9.47	$ 8.87	94%	$68,626	$76,839	112%	$650	$681	105%	Year to date
Group 3—Month	$ 26,618	$ 33,649	126%	$ 2,970,675	$ 3,479,799	117%	48,679	51,396	106%	$ 8.96	$ 9.67	108%	$61,026	$67,706	111%	$547	$655	120%	Group 3—Month
Year to date	$ 252,467	$ 313,529	124%	$ 28,254,487	$ 33,480,062	118%	478,431	517,387	108%	$ 8.94	$ 9.36	105%	$59,057	$64,710	110%	$528	$606	115%	Year to date
Group 4—Month	$ 11,943	$ 17,316	145%	$ 1,191,617	$ 1,869,510	157%	22,202	24,011	108%	$10.02	$ 9.26	92%	$53,672	$77,861	145%	$538	$721	134%	Group 4—Month
Year to date	$ 114,444	$ 152,941	134%	$ 11,493,811	$ 16,031,774	139%	196,516	222,729	113%	$ 9.96	$ 9.54	96%	$58,488	$71,979	123%	$582	$687	118%	Year to date
Group 5—Month	$ 5,172	$ 7,183	139%	$ 670,140	$ 852,403	127%	13,547	15,404	114%	$ 7.72	$ 8.43	109%	$49,468	$55,336	112%	$382	$466	122%	Group 5—Month
Year to date	$ 46,808	$ 71,876	154%	$ 5,732,480	$ 8,396,328	146%	120,021	156,392	130%	$ 8.17	$ 8.56	105%	$47,762	$53,688	112%	$390	$460	118%	Year to date
Group 6—Month	$ 3,181	$ 4,065	128%	$ 380,483	$ 399,927	105%	11,302	9,733	86%	$ 8.36	$10.16	122%	$33,665	$41,090	122%	$281	$418	149%	Group 6—Month
Year to date	$ 27,598	$ 32,713	119%	$ 3,404,573	$ 3,763,374	111%	94,067	92,910	99%	$ 8.11	$ 8.69	107%	$36,193	$40,506	112%	$293	$352	120%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group Month	$ 74,326	$ 81,293	109%	$ 5,127,579	$ 5,755,179	112%	335,608	311,968	93%	$14.50	$14.13	97%	$15,278	$18,446	121%	$221	$261	118%	Total group Month
Year to date	$ 632,817	$ 737,710	117%	$ 43,100,386	$ 52,090,691	121%	3,056,948	3,096,152	101%	$14.68	$14.16	96%	$14,099	$16,824	19%	$207	$238	115%	Year to date
Group 7—Month	$ 35,952	$ 39,928	111%	$ 2,559,468	$ 2,821,705	110%	116,908	112,825	97%	$14.05	$14.15	101%	$21,893	$25,010	114%	$308	$354	115%	Group 7—Month
Year to date	$ 303,533	$ 356,623	117%	$ 21,951,398	$ 25,488,635	116%	990,263	1,064,648	108%	$13.83	$13.99	101%	$22,167	$23,941	108%	$307	$335	109%	Year to date
Group 8—Month	$ 18,054	$ 20,148	112%	$ 1,241,306	$ 1,397,877	113%	88,391	85,087	96%	$14.54	$14.41	99%	$14,043	$16,429	117%	$204	$237	116%	Group 8—Month
Year to date	$ 155,021	$ 184,445	119%	$ 10,129,464	$ 12,757,679	126%	903,157	883,456	98%	$15.30	$14.46	95%	$11,216	$14,441	129%	$172	$209	122%	Year to date
Group 9—Month	$ 20,320	$ 21,217	104%	$ 1,326,805	$ 1,535,597	116%	130,309	114,056	88%	$15.31	$13.82	90%	$10,182	$13,464	132%	$156	$186	119%	Group 9—Month
Year to date	$ 174,263	$ 196,642	113%	$ 11,019,524	$ 13,844,377	126%	1,163,528	1,148,048	99%	$15.81	$14.20	90%	$ 9,471	$12,059	127%	$150	$171	114%	Year to date

Weekly premium ordinary

Month	$ 2,082	$ 2,737	131%	$ 50,380	$ 61,343	122%	19,993	23,739	119%	$41.33	$44.62	108%	$ 2,520	$ 2,584	103%	$104	$115	111%	Month
Year to date	$ 24,910	$ 27,650	111%	$ 548,530	$ 615,426	112%	230,259	250,671	109%	$45.41	$44.93	99%	$ 2,382	$ 2,455	103%	$108	$110	102%	Year to date

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	66,691	73,905	111
June	28,416	33,205	117	3,566,299	4,494,191	126	74,686	81,532	109
July	25,116	27,480	109	3,116,904	3,590,418	115	63,086	66,413	105
August	23,147	26,855	116	2,940,579	3,435,951	117	56,700	62,270	110
September	26,620	30,550	115	3,347,876	4,008,298	120	68,250	77,432	113
October	29,801	32,863	110	3,853,850	4,285,153	111	79,400	80,936	102
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$253,877	$284,995	112%	$32,149,720	$37,789,689	118%	659,377	711,201	108%
Group 1—Month	$ 23,203	$ 24,155	104%	$ 2,825,208	$ 3,063,672	108%	61,824	60,800	98%
Year to date	$190,261	$206,925	109%	$22,836,201	$26,431,349	116%	499,798	524,213	105%
Group 2—Month	$ 5,644	$ 7,554	134%	$ 834,466	$ 1,024,419	123%	14,527	16,950	117%
Year to date	$ 51,775	$ 68,490	132%	$ 7,175,720	$ 9,583,674	134%	129,385	157,931	122%
Group 3—Month	$ 954	$ 1,154	121%	$ 194,176	$ 197,062	101%	3,049	3,186	104%
Year to date	$ 11,841	$ 9,580	81%	$ 2,137,799	$ 1,774,666	83%	30,194	29,057	96%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97	7.39	93	47,751	55,122	115	380	407	107
July	8.06	7.65	95	49,407	54,062	109	398	414	104
August	7.87	7.82	99	51,862	55,178	106	408	431	106
September	7.95	7.62	96	49,053	51,765	106	390	395	101
October	7.73	7.67	99	48,537	52,945	109	375	406	108
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.90	$ 7.54	95%	$48,758	$53,135	109%	$385	$401	104%
Group 1—Month	$ 8.21	$ 7.88	96%	$45,698	$50,389	110%	$375	$397	106%
Year to date	$ 8.33	$ 7.83	94%	$45,691	$50,421	110%	$381	$395	104%
Group 2—Month	$ 6.76	$ 7.37	109%	$57,442	$60,438	105%	$389	$446	115%
Year to date	$ 7.22	$ 7.15	99%	$55,460	$60,683	109%	$400	$434	109%
Group 3—Month	$ 4.91	$ 5.86	119%	$63,685	$61,852	97%	$313	$362	116%
Year to date	$ 5.54	$ 5.40	97%	$70,802	$61,075	86%	$392	$330	84%

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November 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	120%	121%	115%	126%	98%	107%
Ordinary companies and departments	126%	123%	117%	127%	107%	112%
Combination companies and departments	103%	115%	106%	119%	87%	100%
CANADA						
All ordinary business	108%	112%	106%	116%	102%	107%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (24)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (22)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL

Profit from our research.

UNITED STATES

Ordinary Sales Results of 145 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	763,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140	384,088	121	32,049,583	40,757,804	127	807,987	862,456	107	9.93	9.42	95	39,666	47,258	119	394	445	113	June
July	286,661	335,876	117	28,740,127	35,028,671	122	731,898	745,900	102	9.97	9.59	96	39,268	46,962	120	392	450	115	July
August	301,453	364,851	121	30,172,497	38,369,254	127	795,015	814,852	102	9.99	9.51	95	37,952	47,087	124	379	448	118	August
September	296,603	365,692	123	30,301,171	37,638,571	124	759,065	819,408	108	9.79	9.72	99	39,919	45,934	115	391	446	114	September
October	312,156	382,617	123	32,464,888	38,695,668	119	818,031	839,725	103	9.62	9.89	103	39,687	46,081	116	382	456	119	October
November	330,059	397,376	120	34,445,487	39,777,177	115	848,380	833,928	98	9.58	9.99	104	40,601	47,699	117	389	477	123	November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			Year total
Year to date	$3,241,727	$3,928,349	121%	$326,002,020	$409,306,089	126%	8,420,995	9,012,314	107%	$ 9.94	$ 9.60	97%	$38,713	$45,416	117%	$385	$436	113%	Year to date

122 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group Month	$ 250,370	$ 315,646	126%	$ 29,089,794	$ 34,095,427	117%	473,345	513,912	107%	$ 8.61	$ 9.26	108%	$60,813	$66,345	109%	$523	$614	117%	Total group Month
Year to date	$2,504,310	$3,081,258	123%	$276,997,411	$350,918,222	127%	4,763,753	5,345,475	112%	$ 9.04	$ 8.78	97%	$58,147	$65,648	113%	$526	$576	110%	Year to date
Group 1—Month	$ 158,458	$ 198,558	125%	$ 18,864,892	$ 22,287,189	118%	317,471	341,713	108%	$ 8.40	$ 8.91	106%	$59,422	$65,222	110%	$499	$581	116%	Group 1—Month
Year to date	$1,578,751	$1,926,738	122%	$176,437,004	$224,843,698	127%	3,109,847	3,499,375	113%	$ 8.95	$ 8.57	96%	$56,735	$64,253	113%	$508	$551	108%	Year to date
Group 2—Month	$ 42,372	$ 53,216	126%	$ 4,723,289	$ 5,197,418	110%	66,102	69,888	106%	$ 8.97	$10.24	114%	$71,455	$74,368	104%	$641	$761	119%	Group 2—Month
Year to date	$ 434,702	$ 519,589	120%	$ 46,173,443	$ 57,792,166	125%	670,099	754,371	113%	$ 9.41	$ 8.99	96%	$68,905	$76,610	111%	$649	$689	106%	Year to date
Group 3—Month	$ 29,432	$ 34,743	118%	$ 3,223,518	$ 3,571,435	111%	52,940	53,013	100%	$ 9.13	$ 9.73	107%	$60,890	$67,369	111%	$556	$655	118%	Group 3—Month
Year to date	$ 281,899	$ 348,272	124%	$ 31,478,005	$ 37,051,497	118%	531,371	570,400	107%	$ 8.96	$ 9.40	105%	$59,239	$64,957	110%	$531	$611	115%	Year to date
Group 4—Month	$ 11,938	$ 18,589	156%	$ 1,239,615	$ 1,888,530	152%	20,002	24,636	123%	$ 9.63	$ 9.84	102%	$61,975	$76,657	124%	$597	$755	126%	Group 4—Month
Year to date	$ 126,382	$ 171,530	136%	$ 12,733,426	$ 17,920,304	141%	216,518	247,365	114%	$ 9.93	$ 9.57	96%	$58,810	$72,445	123%	$584	$693	119%	Year to date
Group 5—Month	$ 5,080	$ 7,181	141%	$ 648,031	$ 792,154	122%	12,904	16,074	125%	$ 7.84	$ 9.07	116%	$50,219	$49,282	98%	$394	$447	113%	Group 5—Month
Year to date	$ 51,888	$ 79,057	152%	$ 6,380,511	$ 9,188,482	144%	132,925	172,466	130%	$ 8.13	$ 8.60	106%	$48,001	$53,277	111%	$390	$458	117%	Year to date
Group 6—Month	$ 3,090	$ 3,359	109%	$ 390,449	$ 358,701	92%	8,926	8,588	96%	$ 7.91	$ 9.36	118%	$43,743	$41,768	95%	$346	$391	113%	Group 6—Month
Year to date	$ 30,688	$ 36,072	118%	$ 3,795,022	$ 4,122,075	109%	102,993	101,498	99%	$ 8.09	$ 8.75	108%	$36,847	$40,612	110%	$298	$355	119%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group Month	$ 77,163	$ 79,497	103%	$ 5,293,502	$ 5,629,563	106%	344,791	300,384	87%	$14.58	$14.12	97%	$15,353	$18,741	122%	$224	$265	118%	Total group Month
Year to date	$ 709,980	$ 817,207	115%	$ 48,393,888	$ 57,720,254	119%	3,401,739	3,396,536	100%	$14.67	$14.16	97%	$14,226	$16,994	119%	$209	$241	115%	Year to date
Group 7—Month	$ 35,900	$ 40,162	112%	$ 2,536,888	$ 2,815,994	111%	113,700	113,306	100%	$14.15	$14.26	101%	$22,312	$24,853	111%	$316	$354	112%	Group 7—Month
Year to date	$ 339,433	$ 396,785	117%	$ 24,488,286	$ 28,304,629	116%	1,103,963	1,177,954	107%	$13.86	$14.02	101%	$22,182	$24,029	108%	$307	$337	110%	Year to date
Group 8—Month	$ 19,173	$ 19,651	102%	$ 1,288,815	$ 1,361,931	106%	91,106	83,203	91%	$14.88	$14.43	97%	$14,146	$16,369	116%	$210	$236	112%	Group 8—Month
Year to date	$ 174,194	$ 204,096	117%	$ 11,418,279	$ 14,119,610	124%	994,263	966,659	97%	$15.26	$14.45	95%	$11,484	$14,607	127%	$175	$211	121%	Year to date
Group 9—Month	$ 22,090	$ 19,684	89%	$ 1,467,799	$ 1,451,638	99%	139,985	103,875	74%	$15.05	$13.56	90%	$10,485	$13,975	133%	$158	$189	120%	Group 9—Month
Year to date	$ 196,353	$ 216,326	110%	$ 12,487,323	$ 15,296,015	122%	1,303,513	1,251,923	96%	$15.72	$14.14	90%	$ 9,580	$12,218	128%	$151	$173	115%	Year to date

Weekly premium ordinary

Month	$ 2,526	$ 2,233	88%	$ 62,191	$ 52,187	84%	25,244	19,632	78%	$40.62	$42.79	105%	$ 2,464	$ 2,658	108%	$100	$114	114%	Month
Year to date	$ 27,436	$ 29,883	109%	$ 610,721	$ 667,613	109%	255,503	270,303	106%	$44.92	$44.76	100%	$ 2,390	$ 2,470	103%	$107	$111	104%	Year to date

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	66,691	73,905	111
June	28,416	33,205	117	3,566,299	4,494,191	126	74,686	81,532	109
July	25,116	27,480	109	3,116,904	3,590,418	115	63,086	66,413	105
August	23,147	26,855	116	2,940,579	3,435,951	117	56,700	62,270	110
September	26,620	30,550	115	3,347,876	4,008,298	120	68,250	77,432	113
October	29,801	32,863	110	3,853,850	4,285,153	111	79,400	80,936	102
November	33,633	36,160	108	4,406,441	4,674,672	106	84,197	85,856	102
December	32,754			4,234,800			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$287,510	$321,155	112%	$36,556,161	$42,464,361	116%	743,574	797,057	107%
Group 1—Month	$ 25,820	$ 26,311	102%	$ 3,231,534	$ 3,265,492	101%	64,227	63,547	99%
Year to date	$216,081	$233,236	108%	$26,067,735	$29,696,841	114%	564,025	587,760	104%
Group 2—Month	$ 6,891	$ 8,736	127%	$ 992,150	$ 1,214,944	122%	16,775	19,042	114%
Year to date	$ 58,666	$ 77,226	132%	$ 8,167,870	$10,798,618	132%	146,160	176,973	121%
Group 3—Month	$ 922	$ 1,113	121%	$ 182,757	$ 194,236	106%	3,195	3,267	102%
Year to date	$ 12,763	$ 10,693	84%	$ 2,320,556	$ 1,968,902	85%	33,389	32,324	97%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97	7.39	93	47,751	55,122	115	380	407	107
July	8.06	7.65	95	49,407	54,062	109	398	414	104
August	7.87	7.82	99	51,862	55,178	106	408	431	106
September	7.95	7.62	96	49,053	51,765	106	390	395	101
October	7.73	7.67	99	48,537	52,945	109	375	406	108
November	7.63	7.74	101	52,335	54,448	104	399	421	106
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.86	$ 7.56	96%	$49,163	$53,276	108%	$387	$403	104%
Group 1—Month	$ 7.99	$ 8.06	101%	$50,314	$51,387	102%	$402	$414	103%
Year to date	$ 8.29	$ 7.85	95%	$46,217	$50,525	109%	$383	$397	104%
Group 2—Month	$ 6.95	$ 7.19	103%	$59,145	$63,803	108%	$411	$459	112%
Year to date	$ 7.18	$ 7.15	100%	$55,883	$61,018	109%	$401	$436	109%
Group 3—Month	$ 5.04	$ 5.73	114%	$57,201	$59,454	104%	$289	$341	118%
Year to date	$ 5.50	$ 5.43	99%	$69,501	$60,911	88%	$382	$331	87%

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December 1983

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	129%	122%	119%	125%	110%	107%
Ordinary companies and departments	132%	124%	119%	126%	113%	112%
Combination companies and departments	116%	115%	119%	119%	104%	100%
CANADA						
All ordinary business	108%	111%	106%	115%	99%	106%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (24)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (22)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

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UNITED STATES

Ordinary Sales Results of 145 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	763,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140	384,088	121	32,049,583	40,757,804	127	807,987	862,456	107	9.93	9.42	95	39,666	47,258	119	394	445	113	June
July	286,661	335,876	117	28,740,127	35,028,671	122	731,898	745,900	102	9.97	9.59	96	39,268	46,962	120	392	450	115	July
August	301,453	364,851	121	30,172,497	38,369,254	127	795,015	814,852	102	9.99	9.51	95	37,952	47,087	124	379	448	118	August
September	296,603	365,692	123	30,301,171	37,638,571	124	759,065	819,408	108	9.79	9.72	99	39,919	45,934	115	391	446	114	September
October	312,156	382,617	123	32,464,888	38,695,668	119	818,031	839,725	103	9.62	9.89	103	39,687	46,081	116	382	456	119	October
November	330,059	397,376	120	34,445,487	39,777,177	115	848,380	833,928	98	9.58	9.99	104	40,601	47,699	117	389	477	123	November
December	419,136	541,374	129	41,689,341	49,569,003	119	841,800	922,709	110	10.05	10.92	109	49,524	53,721	108	498	587	118	December
Year total	$3,660,863	$4,469,723	122%	$367,691,361	$458,875,092	125%	9,262,795	9,935,023	107%	$ 9.96	$ 9.74	98%	$39,696	$46,188	116%	$395	$450	114%	Year total

122 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 346,248	$ 457,235	132%	$ 36,846,906	$ 43,816,196	119%	533,751	604,058	113%	$ 9.40	$10.44	111%	$69,034	$72,536	105%	$649	$757	117%	**Month**
Year to date	$2,850,558	$3,538,493	124%	$313,844,317	$394,734,418	126%	5,297,504	5,949,533	112%	$ 9.08	$ 8.96	99%	$59,244	$66,347	112%	$538	$595	111%	**Year to date**
Group 1—Month	$ 214,468	$ 288,002	134%	$ 23,491,392	$ 27,588,897	117%	346,884	383,409	111%	$ 9.13	$10.44	114%	$67,721	$71,957	106%	$618	$751	122%	Group 1—Month
Year to date	$1,793,219	$2,214,740	124%	$199,928,396	$252,432,595	126%	3,456,731	3,882,784	112%	$ 8.97	$ 8.77	98%	$57,837	$65,013	112%	$519	$570	110%	Year to date
Group 2—Month	$ 60,778	$ 77,067	127%	$ 6,184,281	$ 7,479,876	121%	76,970	98,605	128%	$ 9.83	$10.30	105%	$80,347	$75,857	94%	$790	$781	99%	Group 2—Month
Year to date	$ 495,480	$ 596,596	120%	$ 52,357,724	$ 65,272,042	125%	747,069	852,976	114%	$ 9.46	$ 9.14	97%	$70,084	$76,523	109%	$663	$699	105%	Year to date
Group 3—Month	$ 40,927	$ 52,488	128%	$ 4,082,938	$ 4,888,880	120%	58,880	65,993	112%	$10.02	$10.74	107%	$69,343	$74,082	107%	$695	$795	114%	Group 3—Month
Year to date	$ 322,826	$ 400,760	124%	$ 35,560,943	$ 41,940,377	118%	590,251	636,393	108%	$ 9.08	$ 9.56	105%	$60,247	$65,903	109%	$547	$630	115%	Year to date
Group 4—Month	$ 16,511	$ 25,633	155%	$ 1,588,240	$ 2,358,990	149%	23,264	27,590	119%	$10.40	$10.87	105%	$68,270	$85,502	125%	$710	$929	131%	Group 4—Month
Year to date	$ 142,893	$ 197,163	138%	$ 14,321,666	$ 20,279,294	142%	239,782	274,955	115%	$ 9.98	$ 9.72	97%	$59,728	$73,755	123%	$596	$717	120%	Year to date
Group 5—Month	$ 9,683	$ 9,467	98%	$ 1,048,803	$ 1,078,171	103%	16,907	18,679	110%	$ 9.23	$ 8.78	95%	$62,034	$57,721	93%	$573	$507	88%	Group 5—Month
Year to date	$ 61,571	$ 88,524	144%	$ 7,429,314	$ 10,266,653	138%	149,832	191,145	128%	$ 8.29	$ 8.62	104%	$49,584	$53,711	108%	$411	$463	113%	Year to date
Group 6—Month	$ 3,881	$ 4,638	120%	$ 451,252	$ 421,382	93%	10,846	9,782	90%	$ 8.60	$11.01	128%	$41,605	$43,077	104%	$358	$474	132%	Group 6—Month
Year to date	$ 34,569	$ 40,710	118%	$ 4,246,274	$ 4,543,457	107%	113,839	111,280	98%	$ 8.14	$ 8.96	110%	$37,301	$40,829	109%	$304	$366	120%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 70,418	$ 81,535	116%	$ 4,787,625	$ 5,699,946	119%	285,460	297,282	104%	$14.71	$14.30	97%	$16,772	$19,174	114%	$247	$274	111%	**Month**
Year to date	$ 780,398	$ 898,742	115%	$ 53,181,513	$ 63,420,200	119%	3,687,199	3,693,818	100%	$14.67	$14.17	97%	$14,423	$17,169	119%	$212	$243	115%	**Year to date**
Group 7—Month	$ 36,386	$ 45,713	126%	$ 2,500,728	$ 3,131,672	125%	107,003	119,774	112%	$14.55	$14.60	100%	$23,371	$26,147	112%	$340	$382	112%	Group 7—Month
Year to date	$ 375,819	$ 442,498	118%	$ 26,989,014	$ 31,436,301	116%	1,210,966	1,297,728	107%	$13.92	$14.08	101%	$22,287	$24,224	109%	$310	$341	110%	Year to date
Group 8—Month	$ 15,111	$ 16,910	112%	$ 1,027,778	$ 1,174,542	114%	70,051	79,981	114%	$14.70	$14.40	98%	$14,672	$14,685	100%	$216	$211	98%	Group 8—Month
Year to date	$ 189,305	$ 221,006	117%	$ 12,446,057	$ 15,294,152	123%	1,064,314	1,046,640	98%	$15.21	$14.45	95%	$11,694	$14,613	125%	$178	$211	119%	Year to date
Group 9—Month	$ 18,921	$ 18,912	100%	$ 1,259,119	$ 1,393,732	111%	108,406	97,527	90%	$15.03	$13.57	90%	$11,615	$14,291	123%	$175	$194	111%	Group 9—Month
Year to date	$ 215,274	$ 235,238	109%	$ 13,746,442	$ 16,689,747	121%	1,411,919	1,349,450	96%	$15.66	$14.09	90%	$ 9,736	$12,368	127%	$152	$174	114%	Year to date

Weekly premium ordinary

Month	$ 2,471	$ 2,604	105%	$ 54,810	$ 52,861	96%	22,589	21,369	95%	$45.08	$49.26	109%	$ 2,426	$ 2,474	102%	$109	$122	112%	**Month**
Year to date	$ 29,907	$ 32,487	109%	$ 665,531	$ 720,474	108%	278,092	291,672	105%	$44.94	$45.09	100%	$ 2,393	$ 2,470	103%	$108	$111	103%	**Year to date**

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,434	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,844	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,960,625	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	66,641	73,905	111
June	28,416	33,205	117	3,566,299	4,494,191	126	74,686	81,532	109
July	25,116	27,480	109	3,116,904	3,590,418	115	63,088	66,413	105
August	23,147	26,855	116	2,940,579	3,435,951	117	56,700	62,270	110
September	26,620	30,550	115	3,347,876	4,008,298	120	68,250	77,432	113
October	29,801	32,863	110	3,853,850	4,285,153	111	79,400	80,936	102
November	33,633	36,160	108	4,406,441	4,674,672	106	84,197	85,856	102
December	32,754	35,533	108	4,234,850	4,500,683	106	75,384	74,648	99
Year total	$320,264	$356,688	111%	$40,791,011	$46,966,044	115%	818,958	871,705	106%
Group 1—Month	$ 24,741	$ 24,746	100%	$ 3,057,118	$ 3,013,221	99%	56,008	52,938	95%
Year to date	$240,822	$257,982	107%	$29,124,853	$32,710,062	112%	620,033	640,698	103%
Group 2—Month	$ 6,714	$ 9,396	140%	$ 969,386	$ 1,235,426	127%	15,939	17,920	112%
Year to date	$ 65,380	$ 86,622	132%	$ 9,137,256	$12,034,044	132%	162,099	194,893	120%
Group 3—Month	$ 1,299	$ 1,391	107%	$ 208,346	$ 252,036	121%	3,437	3,790	110%
Year to date	$ 14,062	$ 12,084	86%	$ 2,528,902	$ 2,220,938	88%	36,826	36,114	98%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983 1982	1982	1983	1983 1982	1982	1983	1983 1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97	7.39	93	47,751	55,122	115	380	407	107
July	8.06	7.65	95	49,407	54,062	109	398	414	104
August	7.87	7.82	99	51,862	55,178	106	408	431	106
September	7.95	7.62	96	49,053	51,765	106	390	395	101
October	7.73	7.67	99	48,537	52,945	109	375	406	108
November	7.63	7.74	101	52,335	54,448	104	399	421	106
December	7.73	7.90	102	56,177	60,292	107	434	476	110
Year total	$ 7.85	$ 7.59	97%	$49,808	$53,877	108%	$391	$409	105%
Group 1—Month	$ 8.09	$ 8.21	101%	$54,584	$56,920	104%	$442	$467	106%
Year to date	$ 8.27	$ 7.89	95%	$46,973	$51,054	109%	$388	$403	104%
Group 2—Month	$ 6.93	$ 7.61	110%	$60,818	$68,941	113%	$421	$524	124%
Year to date	$ 7.16	$ 7.20	101%	$56,368	$61,747	110%	$403	$444	110%
Group 3—Month	$ 6.23	$ 5.52	89%	$60,619	$66,500	110%	$378	$367	97%
Year to date	$ 5.56	$ 5.44	98%	$68,672	$61,498	90%	$382	$335	88%

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January 1984

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	125%	125%	117%	117%	99%	99%
Ordinary companies and departments	130%	130%	119%	119%	105%	105%
Combination companies and departments	107%	107%	108%	108%	93%	93%
Group	—	—	74%	74%	80%	80%
CANADA						
All ordinary business	111%	111%	112%	112%	103%	103%
Group	—	—	26%	26%	111%	111%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577			31,806,335			760,212			9.36			41,839			391			February
March	367,331			38,937,858			899,508			9.43			43,288			408			March
April	352,646			37,539,381			856,882			9.39			43,809			412			April
May	348,986			37,223,965			828,271			9.38			44,942			421			May
June	375,568			39,937,517			849,248			9.40			47,027			442			June
July	333,938			34,468,621			737,063			9.69			46,765			453			July
August	358,196			38,055,883			808,425			9.41			47,074			443			August
September	360,069			37,157,440			808,008			9.69			45,986			446			September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			**Year total**
Year to date	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	**Year to date**

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																		**Total group**
Month	$ 232,705	$ 303,245	130%	$ 26,278,585	$ 31,150,854	119%	402,095	424,131	105%	$ 8.86	$ 9.73	110%	$65,354	$73,446	112%	$579	$715	123%	**Month**
Year to date	$ 232,705	$ 303,245	130%	$ 26,278,585	$ 31,150,854	119%	402,095	424,131	105%	$ 8.86	$ 9.73	110%	$65,354	$73,446	112%	$579	$715	123%	**Year to date**
Group 1—Month	$ 152,035	$ 192,743	127%	$ 17,367,897	$ 19,963,911	115%	269,335	275,526	102%	$ 8.75	$ 9.65	110%	$64,484	$72,457	112%	$564	$700	124%	Group 1—Month
Year to date	$ 152,035	$ 192,743	127%	$ 17,367,897	$ 19,963,911	115%	269,335	275,526	102%	$ 8.75	$ 9.65	110%	$64,484	$72,457	112%	$564	$700	124%	Year to date
Group 2—Month	$ 38,629	$ 54,456	141%	$ 4,360,629	$ 5,395,350	124%	56,156	62,709	112%	$ 8.86	$10.09	114%	$77,652	$86,038	111%	$688	$868	126%	Group 2—Month
Year to date	$ 38,629	$ 54,456	141%	$ 4,360,629	$ 5,395,350	124%	56,156	62,709	112%	$ 8.86	$10.09	114%	$77,652	$86,038	111%	$688	$868	126%	Year to date
Group 3—Month	$ 22,788	$ 29,965	131%	$ 2,503,962	$ 2,991,066	119%	41,155	45,427	110%	$ 9.10	$10.02	110%	$60,842	$65,843	108%	$554	$660	119%	Group 3—Month
Year to date	$ 22,788	$ 29,965	131%	$ 2,503,962	$ 2,991,066	119%	41,155	45,427	110%	$ 9.10	$10.02	110%	$60,842	$65,843	108%	$554	$660	119%	Year to date
Group 4—Month	$ 10,674	$ 16,359	153%	$ 1,093,022	$ 1,697,818	155%	17,416	20,347	117%	$ 9.77	$ 9.64	99%	$62,760	$83,443	133%	$613	$804	131%	Group 4—Month
Year to date	$ 10,674	$ 16,359	153%	$ 1,093,022	$ 1,697,818	155%	17,416	20,347	117%	$ 9.77	$ 9.64	99%	$62,760	$83,443	133%	$613	$804	131%	Year to date
Group 5—Month	$ 6,353	$ 7,061	111%	$ 695,578	$ 804,537	116%	12,092	13,214	109%	$ 9.13	$ 8.78	96%	$57,524	$60,885	106%	$525	$534	102%	Group 5—Month
Year to date	$ 6,353	$ 7,061	111%	$ 695,578	$ 804,537	116%	12,092	13,214	109%	$ 9.13	$ 8.78	96%	$57,524	$60,885	106%	$525	$534	102%	Year to date
Group 6—Month	$ 2,226	$ 2,661	120%	$ 257,497	$ 298,172	116%	5,941	6,908	116%	$ 8.64	$ 8.92	103%	$43,342	$43,163	100%	$375	$385	103%	Group 6—Month
Year to date	$ 2,226	$ 2,661	120%	$ 257,497	$ 298,172	116%	5,941	6,908	116%	$ 8.64	$ 8.92	103%	$43,342	$43,163	100%	$375	$385	103%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																		**Total group**
Month	$ 59,852	$ 63,997	107%	$ 4,072,860	$ 4,397,955	108%	265,472	246,743	93%	$14.70	$14.55	99%	$15,342	$17,824	116%	$225	$259	115%	**Month**
Year to date	$ 59,852	$ 63,997	107%	$ 4,072,860	$ 4,397,955	108%	265,472	246,743	93%	$14.70	$14.55	99%	$15,342	$17,824	116%	$225	$259	115%	**Year to date**
Group 7—Month	$ 27,712	$ 31,144	112%	$ 1,929,035	$ 2,158,384	112%	86,748	84,662	98%	$14.37	$14.43	100%	$22,237	$25,494	115%	$319	$368	115%	Group 7—Month
Year to date	$ 27,712	$ 31,144	112%	$ 1,929,035	$ 2,158,384	112%	86,748	84,662	98%	$14.37	$14.43	100%	$22,237	$25,494	115%	$319	$368	115%	Year to date
Group 8—Month	$ 16,687	$ 18,012	108%	$ 1,110,677	$ 1,179,537	106%	85,355	78,212	92%	$15.02	$15.27	102%	$13,012	$15,081	116%	$196	$230	117%	Group 8—Month
Year to date	$ 16,687	$ 18,012	108%	$ 1,110,677	$ 1,179,537	106%	85,355	78,212	92%	$15.02	$15.27	102%	$13,012	$15,081	116%	$196	$230	117%	Year to date
Group 9—Month	$ 15,453	$ 14,841	96%	$ 1,033,148	$ 1,060,034	103%	93,369	83,869	90%	$14.96	$14.00	94%	$11,065	$12,639	114%	$166	$177	107%	Group 9—Month
Year to date	$ 15,453	$ 14,841	96%	$ 1,033,148	$ 1,060,034	103%	93,369	83,869	90%	$14.96	$14.00	94%	$11,065	$12,639	114%	$166	$177	107%	Year to date

Weekly premium ordinary

Month	$ 2,495	$ 1,879	75%	$ 55,718	$ 42,717	77%	23,880	15,755	66%	$44.78	$43.99	98%	$ 2,333	$ 2,711	116%	$104	$119	114%	**Month**
Year to date	$ 2,495	$ 1,879	75%	$ 55,718	$ 42,717	77%	23,880	15,755	66%	$44.78	$43.99	98%	$ 2,333	$ 2,711	116%	$104	$119	114%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14		12		6	
March	15		11		7	
April	16		13		8	
May	15		13		8	
June	16		13		9	
July	18		15		10	
August	19		16		10	
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18		15		9	
Year to date	13%	26%	11%	22%	6%	15%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%
February	11.07			75,397			834		
March	11.99			73,237			878		
April	11.52			72,610			836		
May	11.23			72,368			812		
June	11.42			73,521			839		
July	11.57			72,567			839		
August	11.24			72,127			811		
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%

Interest Rates Quoted

	This Month	Last Month
Range	8.7%*—12.0%	8.8%*—12.0%
Range of middle 50%	10.0%—11.0%	10.0%—11.0%
Median	10.5%	10.5%
Number of companies reporting rates	59	59
Number of plans reported	92	90

*Average monthly Treasury Bill rate

Number of Contributors Reporting Universal Life Sales:

This month: 95
Last month: 95

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 55 Companies			Number of New Master Policies for 44 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,708	$10,948	74%	4,700	3,744	80%
February	9,734			4,500		
March	12,539			5,565		
April	13,757			5,455		
May	13,002			5,473		
June	12,994			5,160		
July	9,869			4,630		
August	11,019			5,272		
September	14,339			5,177		
October	12,728			6,379		
November	10,164			5,337		
December	39,090			5,950		
Year total	$173,943			63,598		
Year to date	$ 14,708	$10,948	74%	4,700	3,744	80%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$904,469	26%	691	765	111%
February	1,121,703			705		
March	2,170,325			825		
April	933,019			636		
May	1,470,999			976		
June	1,114,712			979		
July	1,879,091			853		
August	4,903,758			770		
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$ 3,423,428	$904,469	26%	691	765	111%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597			3,809,678			72,051		
March	30,713			4,456,884			76,949		
April	27,285			3,721,121			69,696		
May	29,393			4,098,686			74,815		
June	34,419			4,720,526			82,993		
July	28,383			3,780,644			66,675		
August	26,541			3,602,453			63,117		
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
Group 1—Month	$ 15,696	$ 16,534	105%	$ 2,077,167	$ 2,228,573	107%	39,489	39,250	99%
Year to date	$ 15,696	$ 16,534	105%	$ 2,077,167	$ 2,228,573	107%	39,489	39,250	99%
Group 2—Month	$ 5,632	$ 6,799	121%	$ 841,488	$ 1,025,492	122%	12,623	14,005	111%
Year to date	$ 5,632	$ 6,799	121%	$ 841,488	$ 1,025,492	122%	12,623	14,005	111%
Group 3—Month	$ 630	$ 1,026	163%	$ 134,989	$ 181,127	134%	1,828	2,119	116%
Year to date	$ 630	$ 1,026	163%	$ 134,989	$ 181,127	134%	1,828	2,119	116%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51			52,875			397		
March	7.39			54,021			399		
April	7.33			53,391			391		
May	7.17			54,784			393		
June	7.29			56,879			415		
July	7.51			56,703			426		
August	7.37			57,076			421		
September	7.28			53,870			392		
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
Group 1—Month	$ 7.56	$ 7.42	98%	$52,601	$56,779	108%	$397	$421	106%
Year to date	$ 7.56	$ 7.42	98%	$52,601	$56,779	108%	$397	$421	106%
Group 2—Month	$ 6.69	$ 6.63	99%	$66,663	$73,223	110%	$446	$485	109%
Year to date	$ 6.69	$ 6.63	99%	$66,663	$73,223	110%	$446	$485	109%
Group 3—Month	$ 4.67	$ 5.66	121%	$73,845	$85,478	116%	$345	$484	140%
Year to date	$ 4.67	$ 5.66	121%	$73,845	$85,478	116%	$345	$484	140%

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January 1984

Supplement to Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

1984 CONTRIBUTORS

United States

Ordinary Companies or Departments

GROUP I

Ætna Life & Casualty*
Aid Association for Lutherans
Allstate Life (Illinois)
Bankers Life (Iowa)*
Connecticut General Life*
Connecticut Mutual Life
Equitable Life of the United States*
(includes Equitable Variable Life)
Farmers New World Life
Franklin Life
John Hancock Mutual Life*
(includes John Hancock Variable Life)
Lincoln National Life*
(includes First Penn-Pacific Life)
Massachusetts Mutual Life
Metropolitan Life*
(includes Metropolitan Insurance and Annuity and Metropolitan Tower Life)
Mutual Benefit Life*
(includes MBL Life)
Mutual Of New York
(includes MONY Life of America)
New England Life
(includes New England Life Variable Life and Covenant Life)
New York Life*
(includes New York Life and Annuity)
Northwestern Mutual Life
Penn Mutual
(includes Penn Insurance and Annuity and Penn Republic Life)
Phoenix Mutual Life
Prudential of America*
Security-Connecticut Life
State Farm Life
Transamerica Occidental Life*
(includes Transamerica Assurance)
Travelers*

GROUP II

American-Amicable Life
(includes Pioneer American)
Crown Life
General American Life*
Guardian Life of America
Home Life (New York)*
IDS Life (Minnesota)*
Manufacturers Life
Midland National Life
Minnesota Mutual Life*
National Life (Vermont)
Nationwide Life
Northwestern National Life*
(includes Northern Life [Washington] and North Atlantic Life*)
Provident Life and Accident*
Provident Mutual Life of Philadelphia*
Southern Farm Bureau Life
(includes Florida Farm Bureau Life)
Southwestern Life
State Mutual Life of America*
(includes SMA Life)
United Investors Life
United of Omaha Life*
USAA Life

GROUP III

Acacia Group
American National Insurance*
Bankers Life and Casualty (Illinois)*
Business Men's Assurance*
(includes Assurance Life)
Cal-Western Life*
Central Life (Iowa)
Columbus Mutual Life
Country Life
(includes Mid-America Investors Life)
E. F. Hutton Life
Equitable Life of Iowa
(includes Equitable American Life)
Great Southern Life*
Great-West Life*
The Hartford
Indianapolis Life
(includes Indianapolis Life Pension and Insurance)
Integon Life
Jefferson Standard
Kansas City Life
Life of Virginia*
Lutheran Mutual Life
(includes Century Life [Iowa])
Ohio National Life Companies
Sun Life of Canada (Canada)*
(includes Sun Life of Canada [U.S.])

GROUP IV

American General Life (Texas)
American General Life of Delaware
American Mutual Life
American United Life*
Bankers Life Nebraska*
Berkshire Life
Confederation Life*
Guarantee Mutual Life (Nebraska)
Investors Guaranty Life
Jefferson National Life
Lafayette Life*
Liberty Life (South Carolina)*
Monarch Life (Massachusetts)*
Pan-American Life Insurance Company*
(includes Pan-American Assurance Company)
Paul Revere Companies*
Security Mutual Life of New York
Sentry Life (Wisconsin)
Southland Life
Union Central Life*
Union Mutual Life
(includes Unionmutual Stock Life and Unionmutual Stock Life of New York)

GROUP V

Canada Life Companies*
Commercial Union Life of America
Continental American Life
Federated Guaranty Life
Government Personnel Mutual Life
Kansas Farm Life
Lamar Life
Midland Mutual Life
Midwestern United Life
Mutual Security Life*
Mutual Trust Life
National Guardian Life*
North American Life and Casualty
Reserve Life
Security Mutual Life (Nebraska)*
Shelter Life*
State Farm Life and Accident
Volunteer State Life
Western States Life

GROUP VI

American General Life of Oklahoma
American Life of New York
Argus Life
Assumption Mutual Life
Boston Mutual Life*
Commonwealth Life*
Cotton States Life and Health
Dominion Life
Durham Life
Employers Life of Wausau*
Farmers and Traders Life
Harleysville Life
Life of Cincinnati
Mutual Service Life*
National Reserve Life
North Central Life
Old Faithful Life
Pioneer Mutual Life
Southern Life
Springfield Life*
State Reserve Life
Tennessee Farmers Life

Combination Companies or Departments

GROUP VII

John Hancock Mutual Life
(includes John Hancock Variable Life)
Prudential of America

GROUP VIII

American National Insurance
Liberty National Life
National Life and Accident*
Western-Southern Life
(includes Western-Southern Life Assurance)

GROUP IX

American General Life of Delaware
American General Life of Oklahoma
Boston Mutual Life
Commonwealth Life
Commonwealth Life & Accident
Durham Life
Home Beneficial Life
Home Security Life (North Carolina)
Liberty Life (South Carolina)
Life and Casualty
Life of Georgia*
Southern Life
Southland Life
United Family Life
United of America

Canada

GROUP I

Canada Life*
Confederation Life*
Crown Life
Excelsior Life
Great-West Life*
London Life*
Manufacturers Life
Metropolitan Life*
Mutual Life of Canada*
North American Life (Canada)
(includes Monarch Life [Canada])
Prudential (England)*
Prudential of America*
Sun Life of Canada*
Transamerica Occidental Life*
(includes Transamerica Life of Canada)

GROUP II

Alliance Mutuelle*
Allstate Life of Canada
L'Assurance-Vie Desjardins
Commercial Union (Canada)
Co-operators Life
Dominion Life
Equitable Life of Canada
Fidelity Life (Canada)
Imperial Life of Canada*
National Life of Canada*
New York Life*
Northern Life of Canada
Royal (Canada)
La Sauvegarde*
La Solidarite
Zurich Life of Canada

GROUP III

Assumption Mutual Life
Financial Life of Canada
MONY Life of Canada
Paul Revere Life*
State Farm Life
Travelers Life of Canada*
L'Union-Vie

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$15 billion or more (25)
Group 2—$7 billion to $15 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

*Company contributes both ordinary and group data.

Companies contributing group data only: U.S.—Pacific Mutual Life, Security Life of Denver, Shenandoah Life, Standard (Oregon), and Washington National; Canada—Aeterna-Vie, Ætna Life, and Industrial Life (Canada).

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February 1984

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	125%	125%	118%	118%	103%	101%
Ordinary companies and departments	132%	131%	120%	119%	109%	107%
Combination companies and departments	103%	105%	108%	108%	96%	94%
Group	—	—	119%	92%	93%	86%
CANADA						
All ordinary business	109%	110%	112%	112%	103%	103%
Group	—	—	155%	58%	128%	120%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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—Manpower and Market Research

Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331			38,937,858			899,508			9.43			43,288			408			March
April	352,646			37,539,381			856,882			9.39			43,809			412			April
May	348,986			37,223,965			828,271			9.38			44,942			421			May
June	375,568			39,937,517			849,248			9.40			47,027			442			June
July	333,938			34,468,621			737,063			9.69			46,765			453			July
August	358,196			38,055,883			808,425			9.41			47,074			443			August
September	360,069			37,157,440			808,008			9.69			45,986			446			September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			**Year total**
Year to date	$ 592,629	$ 739,949	125%	$ 62,213,498	$ 73,134,970	118%	1,451,659	1,465,963	101%	$ 9.53	$10.12	106%	$42,857	$49,889	116%	$408	$505	124%	**Year to date**

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																		**Total group**
Month	$ 227,335	$ 298,962	132%	$ 27,065,294	$ 32,456,485	120%	435,461	474,980	109%	$ 8.40	$ 9.21	110%	$62,153	$68,332	110%	$522	$629	120%	**Month**
Year to date	$ 460,040	$ 602,207	131%	$ 53,343,879	$ 63,607,339	119%	837,556	899,111	107%	$ 8.62	$ 9.47	110%	$63,690	$70,745	111%	$549	$670	122%	**Year to date**
Group 1—Month	$ 147,786	$ 193,735	131%	$ 17,847,318	$ 21,094,343	118%	292,459	313,128	107%	$ 8.28	$ 9.18	111%	$61,025	$67,367	110%	$505	$619	123%	Group 1—Month
Year to date	$ 299,821	$ 386,478	129%	$ 35,215,215	$ 41,058,254	117%	561,794	588,654	105%	$ 8.51	$ 9.41	111%	$62,684	$69,749	111%	$534	$657	123%	Year to date
Group 2—Month	$ 37,021	$ 44,760	121%	$ 4,457,828	$ 5,088,624	114%	59,893	66,010	110%	$ 8.30	$ 8.80	106%	$74,430	$77,089	104%	$618	$678	110%	Group 2—Month
Year to date	$ 75,650	$ 99,216	131%	$ 8,818,457	$ 10,483,974	119%	116,049	128,719	111%	$ 8.58	$ 9.46	110%	$75,989	$81,449	107%	$652	$771	118%	Year to date
Group 3—Month	$ 22,845	$ 31,362	137%	$ 2,562,913	$ 3,193,740	125%	43,300	49,084	113%	$ 8.91	$ 9.82	110%	$59,190	$65,067	110%	$528	$639	121%	Group 3—Month
Year to date	$ 45,633	$ 61,327	134%	$ 5,066,875	$ 6,184,806	122%	84,455	94,511	112%	$ 9.01	$ 9.92	110%	$59,995	$65,440	109%	$540	$649	120%	Year to date
Group 4—Month	$ 9,931	$ 18,473	186%	$ 1,051,443	$ 1,844,562	175%	16,389	22,840	139%	$ 9.45	$10.01	106%	$64,155	$80,760	126%	$606	$809	133%	Group 4—Month
Year to date	$ 20,605	$ 34,832	169%	$ 2,144,455	$ 3,542,380	165%	33,865	43,187	128%	$ 9.61	$ 9.83	102%	$63,436	$82,024	129%	$610	$807	132%	Year to date
Group 5—Month	$ 7,082	$ 7,546	107%	$ 825,840	$ 878,498	106%	15,142	15,841	105%	$ 8.58	$ 8.59	100%	$54,540	$55,457	102%	$468	$476	102%	Group 5—Month
Year to date	$ 13,435	$ 14,607	109%	$ 1,521,418	$ 1,683,035	111%	27,234	29,055	107%	$ 8.83	$ 8.68	98%	$55,865	$57,926	104%	$493	$503	102%	Year to date
Group 6—Month	$ 2,670	$ 3,086	116%	$ 319,952	$ 356,718	111%	8,278	8,077	98%	$ 8.35	$ 8.65	104%	$38,651	$44,165	114%	$323	$382	118%	Group 6—Month
Year to date	$ 4,896	$ 5,747	117%	$ 577,449	$ 654,890	113%	14,219	14,985	105%	$ 8.48	$ 8.78	104%	$40,611	$43,703	108%	$344	$384	112%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																		**Total group**
Month	$ 67,421	$ 69,735	103%	$ 4,678,332	$ 5,041,129	108%	298,745	285,669	96%	$14.41	$13.83	96%	$15,660	$17,647	113%	$226	$244	108%	**Month**
Year to date	$ 127,273	$ 133,732	105%	$ 8,751,192	$ 9,439,084	108%	564,217	532,412	94%	$14.54	$14.17	97%	$15,510	$17,729	114%	$226	$251	111%	**Year to date**
Group 7—Month	$ 33,835	$ 36,685	108%	$ 2,460,346	$ 2,691,031	109%	109,605	107,307	98%	$13.75	$13.63	99%	$22,447	$25,078	112%	$309	$342	111%	Group 7—Month
Year to date	$ 61,547	$ 67,829	110%	$ 4,389,381	$ 4,849,415	110%	196,353	191,969	98%	$14.02	$13.99	100%	$22,355	$25,261	113%	$313	$353	113%	Year to date
Group 8—Month	$ 17,674	$ 16,362	93%	$ 1,193,119	$ 1,141,369	96%	88,918	82,639	93%	$14.81	$14.34	97%	$13,418	$13,812	103%	$199	$198	99%	Group 8—Month
Year to date	$ 34,361	$ 34,374	100%	$ 2,303,796	$ 2,320,906	101%	174,273	160,851	92%	$14.91	$14.81	99%	$13,219	$14,429	109%	$197	$214	109%	Year to date
Group 9—Month	$ 15,912	$ 16,688	105%	$ 1,024,867	$ 1,208,729	118%	100,222	95,723	96%	$15.53	$13.81	89%	$10,226	$12,627	123%	$159	$174	109%	Group 9—Month
Year to date	$ 31,365	$ 31,529	101%	$ 2,058,015	$ 2,268,763	110%	193,591	179,592	93%	$15.24	$13.90	91%	$10,631	$12,633	119%	$162	$176	109%	Year to date

Weekly premium ordinary

Month	$ 2,821	$ 2,131	76%	$ 62,709	$ 45,830	73%	26,006	18,685	72%	$44.99	$46.50	103%	$ 2,411	$ 2,453	102%	$108	$114	106%	**Month**
Year to date	$ 5,316	$ 4,010	75%	$ 118,427	$ 88,547	75%	49,886	34,440	69%	$44.89	$45.29	101%	$ 2,374	$ 2,571	108%	$107	$116	108%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15		11		7	
April	16		13		8	
May	15		13		8	
June	16		13		9	
July	18		15		10	
August	19		16		10	
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18		15		9	
Year to date	13%	26%	11%	22%	6%	14%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99			73,237			878		
April	11.52			72,610			836		
May	11.23			72,368			812		
June	11.42			73,521			839		
July	11.57			72,567			839		
August	11.24			72,127			811		
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.22	$12.07	108%	$75,816	$76,706	101%	$851	$926	109%

Interest Rates Quoted

	This Month	Last Month
Range	8.9%*—12.0%	8.7%*—12.0%
Range of middle 50%	10.0%—11.0%	10.0%—11.0%
Median	10.8%	10.5%
Number of companies reporting rates	67	67
Number of plans reported	105	105

*Average monthly Treasury bill rate

Number of Contributors Reporting Universal Life Sales:

This month: 95
Last month: 95

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 55 Companies			Number of New Master Policies for 44 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,708	$10,948	74%	4,700	3,744	80%
February	9,734	11,564	119	4,500	4,195	93
March	12,539			5,565		
April	13,757			5,455		
May	13,002			5,473		
June	12,994			5,160		
July	9,869			4,630		
August	11,019			5,272		
September	14,339			5,177		
October	12,728			6,379		
November	10,164			5,337		
December	39,090			5,950		
Year total	$173,943			63,598		
Year to date	$ 24,442	$22,512	92%	9,200	7,939	86%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325			825		
April	933,019			636		
May	1,470,999			976		
June	1,114,712			979		
July	1,879,091			853		
August	4,903,758			770		
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$ 4,545,131	$2,640,783	58%	1,396	1,669	120%

*Includes two large cases totaling $2.354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713			4,156,884			76,949		
April	27,285			3,721,121			69,696		
May	29,393			4,098,686			74,815		
June	34,419			4,720,526			82,993		
July	28,383			3,780,644			66,675		
August	26,541			3,602,453			63,117		
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$ 50,555	$ 55,612	110%	$ 6,863,322	$ 7,718,244	112%	125,991	129,667	103%
Group 1—Month	$ 21,150	$ 22,991	109%	$ 2,735,297	$ 2,956,651	108%	55,123	56,305	102%
Year to date	$ 36,846	$ 39,525	107%	$ 4,812,464	$ 5,185,224	108%	94,612	95,555	101%
Group 2—Month	$ 6,737	$ 7,280	108%	$ 910,576	$ 1,141,254	125%	14,785	15,581	105%
Year to date	$ 12,369	$ 14,079	114%	$ 1,752,064	$ 2,166,746	124%	27,408	29,586	108%
Group 3—Month	$ 710	$ 982	138%	$ 163,805	$ 185,147	113%	2,143	2,407	112%
Year to date	$ 1,340	$ 2,008	150%	$ 298,794	$ 366,274	123%	3,971	4,526	114%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39			54,021			399		
April	7.33			53,391			391		
May	7.17			54,784			393		
June	7.29			56,879			415		
July	7.51			56,703			426		
August	7.37			57,076			421		
September	7.28			53,870			392		
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.37	$ 7.21	98%	$54,475	$59,524	109%	$401	$429	107%
Group 1—Month	$ 7.73	$ 7.78	101%	$49,622	$52,511	106%	$384	$408	106%
Year to date	$ 7.66	$ 7.62	99%	$50,865	$54,264	107%	$389	$414	106%
Group 2—Month	$ 7.40	$ 6.38	86%	$61,588	$73,247	119%	$456	$467	102%
Year to date	$ 7.06	$ 6.50	92%	$63,925	$73,236	115%	$451	$476	106%
Group 3—Month	$ 4.33	$ 5.30	122%	$76,437	$76,920	101%	$331	$408	123%
Year to date	$ 4.48	$ 5.48	122%	$75,244	$80,927	108%	$337	$444	132%

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Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	117%	122%	109%	114%	98%	100%
Ordinary companies and departments	122%	127%	110%	116%	101%	105%
Combination companies and departments	102%	104%	105%	107%	95%	95%
Group	—	—	150%	112%	84%	85%
CANADA						
All ordinary business	110%	110%	113%	113%	99%	102%
Group	—	—	62%	59%	107%	115%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646			37,539,381			856,882			9.39			43,809			412			April
May	348,986			37,223,965			828,271			9.38			44,942			421			May
June	375,568			39,937,517			849,248			9.40			47,027			442			June
July	333,938			34,468,621			737,069			9.69			46,765			453			July
August	358,196			38,055,883			808,475			9.41			47,074			443			August
September	360,069			37,157,440			808,108			9.69			45,986			446			September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,884,966			$ 9.74			$46,040			$449			Year total
Year to date	$ 959,960	$1,169,321	122%	$101,151,356	$115,718,719	114%	2,351,167	2,345,463	100%	$ 9.49	$10.10	106%	$43,022	$49,337	115%	$408	$499	122%	Year to date

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 284,998	$ 346,469	122%	$ 33,324,018	$ 36,742,064	110%	530,565	538,018	101%	$ 8.55	$ 9.43	110%	$62,809	$68,292	109%	$537	$644	120%	**Month**
Year to date	$ 745,038	$ 948,676	127%	$ 86,667,897	$100,349,403	116%	1,368,121	1,437,129	105%	$ 8.60	$ 9.45	110%	$63,348	$69,826	110%	$545	$660	121%	**Year to date**
Group 1—Month	$ 187,768	$ 219,843	117%	$ 22,245,982	$ 23,258,921	105%	355,768	346,362	97%	$ 8.44	$ 9.45	112%	$62,531	$67,133	107%	$528	$635	120%	Group 1—Month
Year to date	$ 487,589	$ 606,321	124%	$ 57,461,197	$ 64,317,175	112%	917,552	935,116	102%	$ 8.49	$ 9.43	111%	$62,624	$68,780	110%	$531	$648	122%	Year to date
Group 2—Month	$ 45,579	$ 55,659	122%	$ 5,408,817	$ 6,081,076	112%	79,517	81,213	102%	$ 8.43	$ 9.15	109%	$71,814	$74,878	104%	$605	$685	113%	Group 2—Month
Year to date	$ 121,229	$ 154,875	128%	$ 14,227,274	$ 16,565,050	116%	191,366	209,932	110%	$ 8.52	$ 9.35	110%	$74,346	$78,907	106%	$633	$738	117%	Year to date
Group 3—Month	$ 26,932	$ 38,752	144%	$ 2,950,357	$ 3,972,824	135%	51,050	57,928	113%	$ 9.13	$ 9.88	108%	$57,793	$67,719	117%	$528	$669	127%	Group 3—Month
Year to date	$ 72,565	$ 100,079	138%	$ 8,017,232	$ 10,107,630	126%	135,505	152,139	112%	$ 9.05	$ 9.90	109%	$59,166	$66,306	112%	$536	$657	123%	Year to date
Group 4—Month	$ 13,333	$ 19,709	148%	$ 1,357,765	$ 2,070,060	152%	20,903	26,119	125%	$ 9.82	$ 9.52	97%	$66,229	$81,759	123%	$660	$778	120%	Group 4—Month
Year to date	$ 33,938	$ 54,541	161%	$ 3,502,230	$ 5,612,440	160%	54,906	68,506	125%	$ 9.69	$ 9.72	100%	$64,401	$81,926	127%	$625	$796	127%	Year to date
Group 5—Month	$ 8,282	$ 9,068	109%	$ 968,956	$ 1,035,406	107%	18,504	18,968	103%	$ 8.55	$ 8.76	102%	$52,368	$55,772	107%	$448	$488	109%	Group 5—Month
Year to date	$ 21,717	$ 23,675	109%	$ 2,490,374	$ 2,718,441	109%	35,710	37,628	105%	$ 8.72	$ 8.71	100%	$54,450	$57,086	105%	$475	$497	105%	Year to date
Group 6—Month	$ 3,104	$ 3,438	111%	$ 392,141	$ 423,377	108%	9,439	8,531	90%	$ 7.92	$ 8.20	104%	$41,558	$43,814	105%	$329	$403	122%	Group 6—Month
Year to date	$ 8,000	$ 9,185	115%	$ 969,590	$ 1,028,667	106%	23,655	23,619	100%	$ 8.25	$ 8.93	108%	$40,989	$43,743	107%	$338	$391	116%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 78,886	$ 80,511	102%	$ 5,538,720	$ 5,794,257	105%	337,381	321,148	95%	$14.24	$13.89	98%	$16,417	$18,042	110%	$234	$251	107%	**Month**
Year to date	$ 206,159	$ 214,243	104%	$ 14,289,912	$ 15,233,341	107%	901,598	853,560	95%	$14.43	$14.06	97%	$15,850	$17,847	113%	$229	$251	110%	**Year to date**
Group 7—Month	$ 39,885	$ 40,663	102%	$ 2,844,693	$ 2,929,412	103%	123,087	113,074	92%	$14.02	$13.88	99%	$23,111	$25,907	112%	$324	$360	111%	Group 7—Month
Year to date	$ 101,432	$ 108,492	107%	$ 7,234,074	$ 7,778,827	108%	319,440	305,043	95%	$14.02	$13.95	100%	$22,646	$25,501	113%	$318	$356	112%	Year to date
Group 8—Month	$ 20,581	$ 20,966	102%	$ 1,424,824	$ 1,471,317	103%	100,504	103,776	103%	$14.44	$14.24	99%	$14,177	$14,184	100%	$205	$202	99%	Group 8—Month
Year to date	$ 54,942	$ 55,340	101%	$ 3,728,620	$ 3,792,823	102%	274,777	264,627	96%	$14.74	$14.59	99%	$13,570	$14,333	106%	$200	$209	105%	Year to date
Group 9—Month	$ 18,420	$ 18,882	103%	$ 1,269,203	$ 1,392,928	110%	113,790	104,298	92%	$14.51	$13.56	93%	$11,154	$13,355	120%	$162	$181	112%	Group 9—Month
Year to date	$ 49,785	$ 50,411	101%	$ 3,327,218	$ 3,661,691	110%	307,381	283,890	92%	$14.96	$13.77	92%	$10,824	$12,898	119%	$162	$178	110%	Year to date

Weekly premium ordinary

Month	$ 3,447	$ 2,392	69%	$ 75,120	$ 47,428	63%	31,562	20,334	64%	$45.89	$50.43	110%	$ 2,380	$ 2,332	98%	$109	$118	108%	**Month**
Year to date	$ 8,763	$ 6,402	73%	$ 193,547	$ 135,975	70%	81,448	54,774	67%	$45.28	$47.08	104%	$ 2,376	$ 2,482	104%	$108	$117	108%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16		13		8	
May	15		13		8	
June	16		13		9	
July	18		15		10	
August	19		16		10	
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18		15		9	
Year to date	14%	27%	11%	22%	7%	14%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52			72,610			836		
May	11.23			72,362			812		
June	11.42			73,521			839		
July	11.57			72,567			839		
August	11.24			72,127			811		
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.52	$12.12	105%	$74,799	$77,047	103%	$862	$934	108%

Interest Rates Quoted

	This Month	Last Month
Range	9.04%—12.0%	8.9%*—12.0%
Range of middle 50%	10.3%—11.0%	10.1%—11.0%
Median	10.8%	10.7%
Number of companies reporting rates	70	70
Number of plans reported	112	112

*Average monthly Treasury bill rate

Number of Contributors Reporting Universal Life Sales:

This month: 98
Last month: 95

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 55 Companies			Number of New Master Policies for 44 Companies		
	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 14,708	$10,948	74%	4,700	3,744	80%
February	9,734	11,564	119	4,500	4,195	93
March	12,539	18,747	150	5,565	4,667	84
April	13,757			5,455		
May	13,002			5,473		
June	12,994			5,160		
July	9,869			4,630		
August	11,019			5,272		
September	14,339			5,177		
October	12,728			6,379		
November	10,164			5,337		
December	39,090			5,950		
Year total	$173,943			63,598		
Year to date	$ 36,981	$41,259	112%	14,765	12,606	85%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019			636		
May	1,470,999			976		
June	1,114,712			979		
July	1,879,091			853		
August	4,903,758			770		
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$ 6,715,456	$3,986,610	59%	2,221	2,549	115%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285			3,721,121			69,696		
May	29,393			4,098,686			74,815		
June	34,419			4,720,526			82,993		
July	28,383			3,780,644			66,675		
August	26,541			3,602,453			63,117		
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$ 81,268	$ 89,530	110%	$11,020,206	$12,429,178	113%	202,940	206,091	102%
Group 1—Month	$ 23,025	$ 23,600	102%	$ 2,969,336	$ 3,039,076	102%	58,424	55,110	94%
Year to date	$ 59,871	$ 63,125	105%	$ 7,781,800	$ 8,224,300	106%	153,036	150,665	98%
Group 2—Month	$ 6,877	$ 8,985	131%	$ 1,027,087	$ 1,448,071	141%	16,203	18,817	116%
Year to date	$ 19,246	$ 23,064	120%	$ 2,779,151	$ 3,614,817	130%	43,611	48,403	111%
Group 3—Month	$ 811	$ 1,333	164%	$ 160,461	$ 223,787	139%	2,322	2,497	108%
Year to date	$ 2,151	$ 3,341	155%	$ 459,255	$ 590,061	128%	6,293	7,023	112%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33			53,391			391		
May	7.17			54,784			393		
June	7.29			56,879			415		
July	7.51			56,703			426		
August	7.37			57,076			421		
September	7.28			53,870			392		
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.37	$ 7.20	98%	$54,303	$60,309	111%	$400	$434	109%
Group 1—Month	$ 7.75	$ 7.77	100%	$60,824	$55,146	109%	$394	$428	109%
Year to date	$ 7.69	$ 7.68	100%	$60,849	$54,587	107%	$391	$419	107%
Group 2—Month	$ 6.70	$ 6.20	93%	$63,389	$76,955	121%	$424	$477	113%
Year to date	$ 6.93	$ 6.38	92%	$63,726	$74,682	117%	$441	$476	108%
Group 3—Month	$ 5.05	$ 5.96	118%	$69,105	$89,622	130%	$349	$534	153%
Year to date	$ 4.68	$ 5.66	121%	$72,979	$84,018	115%	$342	$476	139%

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April 1984

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	118%	121%	111%	113%	98%	99%
Ordinary companies and departments	121%	126%	111%	114%	102%	104%
Combination companies and departments	110%	106%	111%	108%	93%	94%
Group	—	—	58%	97%	80%	84%
CANADA						
All ordinary business	110%	110%	111%	112%	98%	101%
Group	—	—	89%	63%	131%	118%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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—Manpower and Market Research

Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

LIMRA INTERNATIONAL

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986			37,223,965			828,271			9.38			44,942			421			May
June	375,568			39,937,517			849,248			9.40			47,027			442			June
July	333,938			34,468,621			737,063			9.69			46,765			453			July
August	358,196			38,055,883			808,425			9.41			47,074			443			August
September	360,069			37,157,440			808,008			9.69			45,986			446			September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			Year total
Year to date	$1,312,606	$1,587,018	121%	$138,690,737	$157,331,509	113%	3,208,049	3,182,348	99%	$ 9.46	$10.09	107%	$43,232	$49,439	114%	$409	$499	122%	Year to date

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 274,893	$ 333,146	121%	$ 32,200,815	$ 35,682,116	111%	508,049	518,555	102%	$ 8.54	$ 9.34	109%	$63,381	$68,811	109%	$541	$642	119%	**Month**
Year to date	$1,019,931	$1,281,822	126%	$118,868,712	$136,031,519	114%	1,876,170	1,955,684	104%	$ 8.58	$ 9.42	110%	$63,357	$69,557	110%	$544	$655	120%	**Year to date**
Group 1—Month	$ 180,817	$ 216,173	120%	$ 21,426,927	$ 22,847,131	107%	340,785	337,433	99%	$ 8.44	$ 9.46	112%	$62,875	$67,709	108%	$531	$641	121%	Group 1—Month
Year to date	$ 668,406	$ 822,494	123%	$ 78,888,124	$ 87,164,306	110%	1,258,337	1,272,549	101%	$ 8.47	$ 9.44	111%	$62,692	$68,496	109%	$531	$646	122%	Year to date
Group 2—Month	$ 42,522	$ 50,893	120%	$ 5,151,495	$ 5,727,297	111%	74,101	76,469	103%	$ 8.25	$ 8.89	108%	$69,520	$74,897	108%	$574	$666	116%	Group 2—Month
Year to date	$ 163,751	$ 205,768	126%	$ 19,378,769	$ 22,292,347	115%	265,467	286,401	108%	$ 8.45	$ 9.23	109%	$72,999	$77,836	107%	$617	$718	116%	Year to date
Group 3—Month	$ 27,877	$ 34,704	124%	$ 2,994,748	$ 3,643,744	122%	49,432	54,970	111%	$ 9.31	$ 9.52	102%	$60,583	$66,286	109%	$564	$631	112%	Group 3—Month
Year to date	$ 100,442	$ 134,783	134%	$ 11,011,980	$ 13,751,374	125%	184,937	207,409	112%	$ 9.12	$ 9.80	107%	$59,544	$66,301	111%	$543	$650	120%	Year to date
Group 4—Month	$ 12,817	$ 19,522	152%	$ 1,340,636	$ 2,064,944	154%	18,946	24,373	129%	$ 9.56	$ 9.45	99%	$70,761	$84,723	120%	$677	$801	118%	Group 4—Month
Year to date	$ 46,755	$ 74,063	158%	$ 4,842,866	$ 7,677,384	159%	73,252	92,879	127%	$ 9.65	$ 9.65	100%	$66,112	$82,660	125%	$638	$797	125%	Year to date
Group 5—Month	$ 7,994	$ 8,688	109%	$ 933,252	$ 1,033,786	111%	16,850	16,875	100%	$ 8.57	$ 8.40	98%	$55,386	$61,261	111%	$474	$515	109%	Group 5—Month
Year to date	$ 29,711	$ 32,363	109%	$ 3,423,626	$ 3,752,227	110%	62,587	64,495	103%	$ 8.68	$ 8.63	99%	$54,702	$58,179	106%	$475	$502	106%	Year to date
Group 6—Month	$ 2,866	$ 3,166	110%	$ 353,757	$ 365,214	103%	7,935	8,435	106%	$ 8.10	$ 8.67	107%	$44,582	$43,297	97%	$361	$375	104%	Group 6—Month
Year to date	$ 10,866	$ 12,351	114%	$ 1,323,347	$ 1,393,881	105%	31,590	31,951	101%	$ 8.21	$ 8.86	108%	$41,891	$43,626	104%	$344	$387	113%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 75,043	$ 82,580	110%	$ 5,280,545	$ 5,885,522	111%	324,532	301,403	93%	$14.21	$14.03	99%	$16,271	$19,527	120%	$231	$274	119%	**Month**
Year to date	$ 281,202	$ 296,823	106%	$ 19,570,457	$ 21,118,863	108%	1,226,130	1,154,963	94%	$14.37	$14.05	98%	$15,961	$18,285	115%	$229	$257	112%	**Year to date**
Group 7—Month	$ 38,104	$ 42,114	111%	$ 2,719,974	$ 2,983,817	110%	114,777	113,633	99%	$14.01	$14.11	101%	$23,698	$26,258	111%	$332	$371	112%	Group 7—Month
Year to date	$ 139,536	$ 150,606	108%	$ 9,954,048	$ 10,762,644	108%	434,217	418,676	96%	$14.02	$13.99	100%	$22,924	$25,706	112%	$321	$360	112%	Year to date
Group 8—Month	$ 18,077	$ 20,996	116%	$ 1,268,979	$ 1,456,215	115%	85,489	84,519	99%	$14.25	$14.42	101%	$14,844	$17,229	116%	$211	$248	118%	Group 8—Month
Year to date	$ 73,019	$ 76,336	105%	$ 4,997,599	$ 5,249,038	105%	360,266	349,146	97%	$14.61	$14.54	100%	$13,872	$15,034	108%	$203	$219	108%	Year to date
Group 9—Month	$ 18,862	$ 19,470	103%	$ 1,291,592	$ 1,445,490	112%	124,266	103,251	83%	$14.60	$13.47	92%	$10,394	$14,000	135%	$152	$189	124%	Group 9—Month
Year to date	$ 68,647	$ 69,881	102%	$ 4,618,810	$ 5,107,181	111%	431,647	387,141	90%	$14.86	$13.68	92%	$10,700	$13,192	123%	$159	$181	114%	Year to date

Weekly premium ordinary

Month	$ 2,710	$ 1,971	73%	$ 58,021	$ 45,152	78%	24,301	16,927	70%	$46.71	$43.65	93%	$ 2,388	$ 2,667	112%	$112	$116	104%	**Month**
Year to date	$ 11,473	$ 8,373	73%	$ 251,568	$ 181,127	72%	105,749	71,701	68%	$45.61	$46.23	101%	$ 2,379	$ 2,526	106%	$108	$117	108%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15		13		8	
June	16		13		9	
July	18		15		10	
August	19		16		10	
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18		15		9	
Year to date	14%	27%	12%	23%	7%	15%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23			72,368			812		
June	11.42			73,521			839		
July	11.57			72,567			839		
August	11.24			72,177			811		
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.52	$12.09	105%	$74,125	$77,429	104%	$854	$936	110%

Interest Rates Quoted

	This Month	Last Month
Range	9.0% – 12.0%	9.0% – 12.0%
Range of middle 50%	10.5% – 11.0%	10.3% – 11.0%
Median	10.8%	10.8%
Number of companies reporting rates	73	73
Number of plans reported	119	119

Number of Contributors Reporting Universal Life Sales:

This month: 99
Last month: 98

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 55 Companies			Number of New Master Policies for 44 Companies		
	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 14,708	$10,948	74%	4,700	3,744	80%
February	9,734	11,564	119	4,500	4,195	93
March	12,539	18,747	150	5,565	4,667	84
April	13,757	8,014	58	5,455	4,384	80
May	13,002			5,473		
June	12,994			5,160		
July	9,869			4,630		
August	11,019			5,272		
September	14,339			5,177		
October	12,728			6,379		
November	10,164			5,337		
December	39,090			5,950		
Year total	$173,943			63,598		
Year to date	$ 50,738	$49,273	97%	20,220	16,990	84%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999			976		
June	1,114,712			979		
July	1,879,091			853		
August	4,903,758			770		
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$ 7,648,475	$4,816,504	63%	2,857	3,379	118%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393			4,098,686			74,815		
June	34,419			4,720,526			82,993		
July	28,383			3,780,644			66,675		
August	26,541			3,602,453			63,117		
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$108,553	$119,421	110%	$14,741,327	$16,547,683	112%	272,636	274,662	101%
Group 1 – Month	$ 20,148	$ 21,094	105%	$ 2,662,360	$ 2,706,101	102%	52,597	49,267	94%
Year to date	$ 80,019	$ 84,219	105%	$10,444,160	$10,930,401	105%	205,633	199,932	97%
Group 2 – Month	$ 6,473	$ 7,803	121%	$ 918,924	$ 1,235,311	134%	14,896	17,016	114%
Year to date	$ 25,719	$ 30,867	120%	$ 3,698,075	$ 4,850,128	131%	58,507	65,419	112%
Group 3 – Month	$ 664	$ 994	150%	$ 139,837	$ 177,093	127%	2,203	2,288	104%
Year to date	$ 2,815	$ 4,335	154%	$ 599,092	$ 767,154	128%	8,496	9,311	110%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17			54,784			393		
June	7.29			56,879			415		
July	7.51			56,703			426		
August	7.37			57,076			421		
September	7.28			53,870			392		
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.36	$ 7.22	98%	$54,070	$50,247	111%	$398	$435	109%
Group 1 – Month	$ 7.57	$ 7.79	103%	$50,618	$54,927	109%	$383	$428	112%
Year to date	$ 7.66	$ 7.71	101%	$50,790	$54,671	108%	$389	$421	108%
Group 2 – Month	$ 7.04	$ 6.32	90%	$61,689	$72,597	118%	$435	$459	106%
Year to date	$ 6.95	$ 6.36	92%	$63,207	$74,139	117%	$440	$472	107%
Group 3 – Month	$ 4.75	$ 5.61	118%	$63,476	$77,401	122%	$301	$434	144%
Year to date	$ 4.70	$ 5.65	120%	$70,515	$82,392	117%	$331	$466	141%

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May 1984

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	133%	124%	122%	115%	105%	100%
Ordinary companies and departments	138%	128%	123%	116%	109%	105%
Combination companies and departments	118%	108%	119%	110%	102%	96%
Group	—	—	127%	103%	83%	84%
CANADA						
All ordinary business	116%	111%	117%	113%	105%	102%
Group	—	—	111%	71%	139%	124%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	
January	$ 295,052	$ 369,121	125%	$ 31,407,263	$ 34,991,326	111%	691,443	686,629	99%	$ 9.39	$10.55	112%	$45,406	$50,958	112%	$427	$538	126%	January
February	297,577	370,828	125	31,606,335	37,643,344	119	760,212	779,354	103	9.42	9.85	105	41,569	48,274	116	391	476	122	February
March	367,331	429,372	117	36,917,858	42,965,329	116	899,508	874,503	97	9.95	10.05	101	41,055	49,118	120	408	488	120	March
April	352,646	417,697	118	37,583,561	41,612,390	111	856,865	836,865	98	9.39	10.04	107	43,868	49,724	113	412	499	121	April
May	348,986	465,178	133	37,223,805	45,363,993	122	836,253	868,949	104	9.38	10.25	109	44,511	52,205	117	421	535	127	May
June	375,568			39,990,641			920,138			9.40			47,027			442			June
July	333,938			36,468,611			771,961			9.69			46,766			463			July
August	358,196			36,099,881			836,428			9.91			47,074			443			August
September	360,069			37,157,441			836,035			9.69			45,089			446			September
October	382,237			38,344,978			934,140			9.97			45,963			468			October
November	397,545			39,497,215			922,938			10.07			47,966			483			November
December	542,060			49,424,968			935,673			10.97			52,852			577			December
Year total	$4,411,205			$451,401,384			10,251,996			$ 9.73			$46,040			$449			Year total
Year to date	$1,661,592	$2,052,196	124%	$175,914,702	$202,695,202	115%	4,036,320	4,051,297	100%	$ 9.45	$10.12	107%	$43,583	$50,032	115%	$412	$507	123%	Year to date

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			Total group
Month	$ 273,004	$ 376,500	138%	$ 31,966,301	$ 39,154,876	123%	494,620	537,177	109%	$ 8.54	$ 9.61	113%	$64,628	$72,909	113%	$552	$701	127%	Month
Year to date	$1,292,935	$1,658,322	128%	$150,835,013	$175,196,395	116%	2,370,790	2,492,861	105%	$ 8.57	$ 9.47	111%	$63,622	$70,279	110%	$545	$665	122%	Year to date
Group 1—Month	$ 181,048	$ 235,313	130%	$ 21,208,157	$ 24,444,284	115%	331,599	343,556	104%	$ 8.60	$ 9.63	112%	$64,229	$71,151	111%	$546	$686	125%	Group 1—Month
Year to date	$ 849,454	$1,057,807	125%	$100,186,281	$111,608,590	111%	1,589,936	1,616,105	102%	$ 8.48	$ 9.48	112%	$63,013	$69,060	110%	$534	$655	123%	Year to date
Group 2—Month	$ 42,245	$ 64,638	153%	$ 5,454,104	$ 6,906,614	127%	74,623	86,835	116%	$ 7.89	$ 9.36	119%	$72,723	$79,537	109%	$574	$741	130%	Group 2—Month
Year to date	$ 205,996	$ 270,406	131%	$ 24,732,873	$ 29,188,961	118%	349,090	373,236	110%	$ 8.33	$ 9.26	111%	$72,939	$78,232	107%	$607	$724	119%	Year to date
Group 3—Month	$ 26,157	$ 39,192	150%	$ 2,757,970	$ 3,958,558	144%	46,998	63,553	135%	$ 9.48	$ 9.90	104%	$59,442	$73,919	124%	$564	$732	130%	Group 3—Month
Year to date	$ 126,599	$ 173,975	137%	$ 13,769,960	$ 17,709,932	129%	231,335	260,962	113%	$ 9.19	$ 9.82	107%	$59,524	$67,864	114%	$547	$667	122%	Year to date
Group 4—Month	$ 13,482	$ 23,798	177%	$ 1,389,347	$ 2,330,604	168%	20,188	27,413	136%	$ 9.70	$10.21	105%	$68,921	$85,018	123%	$669	$868	130%	Group 4—Month
Year to date	$ 60,237	$ 97,861	162%	$ 6,232,213	$ 10,087,985	162%	93,681	120,592	129%	$ 9.67	$ 9.78	101%	$66,733	$83,197	125%	$645	$814	126%	Year to date
Group 5—Month	$ 7,661	$ 10,266	134%	$ 852,563	$ 1,162,189	136%	19,628	17,040	109%	$ 8.97	$ 8.91	99%	$54,554	$67,617	124%	$490	$602	123%	Group 5—Month
Year to date	$ 37,362	$ 42,629	114%	$ 4,276,189	$ 4,904,416	115%	78,215	81,535	104%	$ 8.74	$ 8.69	99%	$54,672	$60,151	110%	$478	$523	109%	Year to date
Group 6—Month	$ 2,421	$ 3,293	136%	$ 314,160	$ 472,627	150%	7,234	6,780	121%	$ 7.71	$ 8.84	115%	$43,428	$42,440	98%	$335	$375	112%	Group 6—Month
Year to date	$ 13,287	$ 15,644	118%	$ 1,697,507	$ 1,766,508	104%	38,824	40,731	105%	$ 8.11	$ 8.86	109%	$42,178	$43,370	103%	$342	$384	112%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			Total group
Month	$ 73,120	$ 86,638	118%	$ 5,191,619	$ 6,156,147	119%	308,173	314,019	102%	$14.08	$14.07	100%	$16,846	$19,604	116%	$237	$276	116%	Month
Year to date	$ 354,322	$ 383,461	108%	$ 24,762,076	$ 27,275,010	110%	1,534,303	1,468,982	96%	$14.31	$14.06	98%	$16,139	$18,567	115%	$231	$261	113%	Year to date
Group 7—Month	$ 37,095	$ 40,958	110%	$ 2,626,436	$ 2,912,208	111%	109,979	109,927	100%	$14.12	$14.06	100%	$23,881	$26,495	111%	$337	$373	111%	Group 7—Month
Year to date	$ 176,631	$ 191,564	108%	$ 12,580,484	$ 13,674,852	109%	544,196	528,603	97%	$14.04	$14.01	100%	$23,118	$25,870	112%	$325	$362	111%	Year to date
Group 8—Month	$ 17,230	$ 25,150	146%	$ 1,239,725	$ 1,720,243	139%	84,987	93,036	109%	$13.90	$14.62	105%	$14,587	$18,490	127%	$203	$270	133%	Group 8—Month
Year to date	$ 90,249	$ 101,486	112%	$ 6,237,324	$ 6,969,281	112%	445,253	442,182	99%	$14.47	$14.56	101%	$14,006	$15,761	113%	$203	$230	113%	Year to date
Group 9—Month	$ 18,795	$ 20,530	109%	$ 1,325,458	$ 1,523,696	115%	113,207	111,056	98%	$14.18	$13.47	95%	$11,708	$13,720	117%	$166	$185	111%	Group 9—Month
Year to date	$ 87,442	$ 90,411	103%	$ 5,944,268	$ 6,630,877	112%	544,854	498,197	91%	$14.71	$13.63	93%	$10,910	$13,301	122%	$160	$181	113%	Year to date

Weekly premium ordinary

Month	$ 2,862	$ 2,040	71%	$ 66,045	$ 42,670	65%	25,478	17,764	70%	$43.34	$47.81	110%	$ 2,593	$ 2,401	93%	$112	$115	103%	Month
Year to date	$ 14,335	$ 10,413	73%	$ 317,613	$ 223,797	70%	141,227	89,414	63%	$45.13	$46.52	103%	$ 2,250	$ 2,502	111%	$101	$116	115%	Year to date

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	28%	11%	22%	6%	15%
February	14	28	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16		14		9	
July	18		15		10	
August	19		16		10	
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		14	
Year total	18		15		9	
Year to date	15%	28%	12%	23%	7%	15%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42			73,521			839		
July	11.57			72,567			839		
August	11.24			72,127			811		
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.45	$12.09	106%	$73,725	$78,547	107%	$845	$949	112%

Interest Rates Quoted

	This Month	Last Month
Range	9.0%—12.0%	9.0%*—12.0%
Range of middle 50%	10.5%—11.1%	10.4%—11.0%
Median	11.0%	10.8%
Number of companies reporting rates	74	74
Number of plans reported	120	120

*Average monthly Treasury bill rate

Number of Contributors Reporting Universal Life Sales:

This month: 99
Last month: 99

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 55 Companies			Number of New Master Policies for 44 Companies		
	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 14,708	$10,948	74%	4,700	3,744	80%
February	9,734	11,564	119	4,500	4,195	93
March	12,539	18,747	150	5,565	4,667	84
April	13,757	8,014	58	5,455	4,384	80
May	13,002	16,562	127	5,473	4,565	83
June	12,994			5,160		
July	9,869			4,630		
August	11,019			5,272		
September	14,339			5,177		
October	12,728			6,379		
November	10,164			5,337		
December	39,090			5,950		
Year total	$173,943			63,598		
Year to date	$ 63,740	$65,835	103%	25,693	21,555	84%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712			979		
July	1,879,091			853		
August	4,903,758			770		
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$ 9,119,474	$6,446,256	71%	3,833	4,738	124%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,09 ,586	4,784,842	117	74,815	78,700	105
June	34,419			4,720,526			82,993		
July	28,353			3,780,644			66,675		
August	26,541			3,602,453			63,117		
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$137,946	$153,410	111%	$18,840,013	$21,332,525	113%	347,451	353,362	102%
Group 1—Month	$ 22,036	$ 23,925	109%	$ 2,969,244	$ 3,108,761	105%	57,032	56,516	99%
Year to date	$102,055	$108,144	106%	$13,413,404	$14,039,162	105%	262,665	256,448	98%
Group 2—Month	$ 6,664	$ 9,014	135%	$ 982,173	$ 1,503,206	153%	15,600	19,756	127%
Year to date	$ 32,383	$ 39,881	123%	$ 4,680,248	$ 6,353,334	136%	74,107	85,175	115%
Group 3—Month	$ 693	$ 1,050	152%	$ 147,269	$ 172,875	117%	2,183	2,428	111%
Year to date	$ 3,508	$ 5,385	154%	$ 746,361	$ 940,029	126%	10,679	11,739	110%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29			56,879			415		
July	7.51			56,703			426		
August	7.37			57,076			421		
September	7.28			53,870			392		
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.32	$ 7.19	98%	$54,224	$60,370	111%	$397	$434	109%
Group 1—Month	$ 7.42	$ 7.70	104%	$52,063	$55,007	106%	$386	$423	110%
Year to date	$ 7.61	$ 7.70	101%	$51,067	$54,745	107%	$389	$422	108%
Group 2—Month	$ 6.78	$ 6.00	88%	$62,960	$76,089	121%	$427	$456	107%
Year to date	$ 6.92	$ 6.28	91%	$63,156	$74,592	118%	$437	$468	107%
Group 3—Month	$ 4.71	$ 6.07	129%	$67,462	$71,201	106%	$317	$432	136%
Year to date	$ 4.70	$ 5.73	122%	$69,891	$80,077	115%	$328	$459	140%

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

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June 1984

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	120%	123%	108%	114%	98%	100%
Ordinary companies and departments	122%	127%	108%	115%	100%	104%
Combination companies and departments	113%	109%	112%	111%	99%	96%
Group	—	—	87%	99%	93%	96%
CANADA						
All ordinary business	113%	112%	116%	114%	105%	102%
Group	—	—	224%	87%	113%	122%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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—Manpower and Market Research

Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986	465,178	133	37,223,965	45,363,693	122	828,271	868,949	105	9.38	10.25	109	44,942	52,205	116	421	535	127	May
June	375,568	450,678	120	39,937,517	43,247,130	108	849,248	834,420	98	9.40	10.42	111	47,027	51,829	110	442	540	122	June
July	333,938			34,468,621			737,063			9.69			46,765			453			July
August	358,196			38,055,883			808,425			9.41			47,074			443			August
September	360,069			37,157,440			808,008			9.69			45,986			446			September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			Year total
Year to date	$2,037,160	$2,502,874	123%	$215,852,219	$245,942,332	114%	4,885,568	4,885,717	100%	$ 9.44	$10.18	108%	$44,182	$50,339	114%	$417	$512	123%	Year to date

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			Total group
Month	$ 299,228	$ 366,280	122%	$ 34,648,921	$ 37,346,006	108%	516,024	515,596	100%	$ 8.64	$ 9.81	114%	$67,146	$72,433	108%	$580	$710	122%	Month
Year to date	$1,592,163	$2,024,602	127%	$185,483,934	$212,542,401	115%	2,886,814	3,008,457	104%	$ 8.58	$ 9.53	111%	$64,252	$70,648	110%	$552	$673	122%	Year to date
Group 1—Month	$ 196,981	$ 232,754	118%	$ 23,258,605	$ 23,672,613	102%	348,486	338,255	97%	$ 8.47	$ 9.83	116%	$66,742	$69,985	105%	$565	$688	122%	Group 1—Month
Year to date	$1,046,435	$1,290,561	123%	$123,444,886	$135,281,203	110%	1,938,422	1,954,360	101%	$ 8.48	$ 9.54	113%	$63,683	$69,220	109%	$540	$660	122%	Year to date
Group 2—Month	$ 47,549	$ 60,762	128%	$ 5,571,035	$ 6,310,182	113%	72,147	77,878	108%	$ 8.54	$ 9.63	113%	$77,218	$81,027	105%	$659	$780	118%	Group 2—Month
Year to date	$ 253,545	$ 331,168	131%	$ 30,303,908	$ 35,509,143	117%	411,237	451,114	110%	$ 8.37	$ 9.33	111%	$73,690	$78,714	107%	$617	$734	119%	Year to date
Group 3—Month	$ 28,259	$ 39,205	139%	$ 2,982,388	$ 3,931,601	132%	48,529	50,467	104%	$ 9.48	$ 9.97	105%	$61,456	$77,904	127%	$582	$777	134%	Group 3—Month
Year to date	$ 154,858	$ 213,180	138%	$ 16,752,338	$ 21,641,533	129%	279,864	311,429	111%	$ 9.24	$ 9.85	107%	$59,859	$69,491	116%	$553	$685	124%	Year to date
Group 4—Month	$ 16,368	$ 20,372	124%	$ 1,641,707	$ 2,080,842	127%	23,006	26,199	114%	$ 9.97	$ 9.79	98%	$71,360	$79,424	111%	$711	$778	109%	Group 4—Month
Year to date	$ 76,605	$ 118,233	154%	$ 7,873,920	$ 1,208,830	154%	116,396	146,491	126%	$ 9.73	$ 9.78	101%	$67,648	$82,523	122%	$658	$807	123%	Year to date
Group 5—Month	$ 7,259	$ 10,000	138%	$ 856,400	$ 991,378	116%	15,831	15,471	98%	$ 8.48	$10.09	119%	$54,096	$64,080	118%	$459	$646	141%	Group 5—Month
Year to date	$ 44,621	$ 52,629	118%	$ 5,132,589	$ 5,895,794	115%	94,046	97,006	103%	$ 8.69	$ 8.93	103%	$54,575	$60,778	111%	$474	$543	115%	Year to date
Group 6—Month	$ 2,812	$ 3,187	113%	$ 338,786	$ 359,390	106%	8,025	7,326	91%	$ 8.30	$ 8.87	107%	$42,216	$49,057	116%	$350	$435	124%	Group 6—Month
Year to date	$ 16,099	$ 18,831	117%	$ 1,976,293	$ 2,125,898	108%	46,849	48,057	103%	$ 8.15	$ 8.86	109%	$42,184	$44,237	105%	$344	$392	114%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			Total group
Month	$ 73,320	$ 82,524	113%	$ 5,221,099	$ 5,862,600	112%	306,250	302,915	99%	$14.04	$14.08	100%	$17,048	$19,354	114%	$239	$272	114%	Month
Year to date	$ 427,642	$ 465,985	109%	$ 29,983,175	$ 33,137,610	111%	1,840,553	1,771,897	96%	$14.26	$14.06	99%	$16,290	$18,702	115%	$232	$263	113%	Year to date
Group 7—Month	$ 35,185	$ 37,610	107%	$ 2,525,062	$ 2,677,400	106%	101,865	99,140	97%	$13.93	$14.05	101%	$24,788	$27,006	109%	$345	$379	110%	Group 7—Month
Year to date	$ 211,816	$ 229,174	108%	$ 15,105,546	$ 16,352,252	108%	646,061	627,743	97%	$14.02	$14.01	100%	$23,381	$26,049	111%	$328	$365	111%	Year to date
Group 8—Month	$ 19,979	$ 24,424	122%	$ 1,411,231	$ 1,719,582	122%	98,184	94,440	96%	$14.16	$14.20	100%	$14,373	$18,208	127%	$203	$259	128%	Group 8—Month
Year to date	$ 110,228	$ 125,910	114%	$ 7,648,555	$ 8,688,863	114%	543,437	536,622	99%	$14.41	$14.49	101%	$14,074	$16,192	115%	$203	$235	116%	Year to date
Group 9—Month	$ 18,156	$ 20,490	113%	$ 1,284,806	$ 1,465,618	114%	106,201	109,335	103%	$14.13	$13.98	99%	$12,098	$13,405	111%	$171	$187	109%	Group 9—Month
Year to date	$ 105,598	$ 110,901	105%	$ 7,229,074	$ 8,096,495	112%	651,055	607,532	93%	$14.61	$13.70	94%	$11,104	$13,327	120%	$162	$183	113%	Year to date

Weekly premium ordinary

Month	$ 3,020	$ 1,874	62%	$ 67,497	$ 38,524	57%	26,974	15,909	59%	$44.74	$48.65	109%	$ 2,502	$ 2,422	97%	$112	$118	105%	Month
Year to date	$ 17,355	$ 12,287	71%	$ 385,110	$ 262,321	68%	158,201	105,363	67%	$45.07	$46.84	104%	$ 2,434	$ 2,490	102%	$110	$117	106%	Year to date

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16	31	13	27	9	17
July	18		15		10	
August	19		16		10	
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18%		15%		9%	
Year to date	15%	29%	12%	24%	7%	15%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42	11.97	105	73,521	82,819	113	839	991	118
July	11.57			72,567			839		
August	11.24			72,127			811		
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.45	$12.06	105%	$73,684	$79,365	108%	$843	$957	114%

Interest Rates Quoted

	This Month	Last Month
Range	9.0%—12.8%	9.0%—12.0%
Range of middle 50%	10.7%—11.2%	10.5%—11.1%
Median	11.0%	11.0%
Number of companies reporting rates	74	74
Number of plans reported	120	120

*Average monthly Treasury bill rate

Number of Contributors Reporting Universal Life Sales:

This month: 100
Last month: 99

GROUP SALES RESULTS

United States*

	Face Amount (in millions) for 54 Companies			Number of New Master Policies for 43 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,680	$10,927	74%	3,504	3,232	92%
February	9,680	11,422	118	3,363	3,553	106
March	12,442	18,607	150	4,174	3,953	95
April	13,614	7,826	57	3,947	3,700	94
May	12,740	15,479	121	3,906	3,778	97
June	12,700	11,079	87	3,950	3,660	93
July	9,392			3,306		
August	10,416			3,672		
September	13,556			3,802		
October	11,867			3,880		
November	9,179			3,786		
December	38,367			4,187		
Year total	$168,633			45,477		
Year to date	$ 75,856	$75,340	99%	22,844	21,876	96%

*All 1983 and 1984 revised to incorporate company corrections

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712	2,492,063	224	979	1,110	113
July	1,879,091			853		
August	4,903,758			770		
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$10,234,186	$8,938,319	87%	4,812	5,848	122%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,098,686	4,784,842	117	74,815	78,700	105
June	34,419	38,884	113	4,720,526	5,468,736	116	82,993	86,985	105
July	28,383			3,780,644			66,675		
August	26,541			3,602,453			63,117		
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$172,365	$192,294	112%	$23,560,539	$26,801,261	114%	430,444	440,347	102%
Group 1—Month	$ 25,728	$ 27,569	107%	$ 3,387,979	$ 3,685,567	109%	62,855	63,732	101%
Year to date	$127,783	$135,713	106%	$16,801,383	$17,724,729	105%	325,520	320,180	98%
Group 2—Month	$ 7,884	$ 10,097	128%	$ 1,165,738	$ 1,581,969	136%	17,716	20,403	115%
Year to date	$ 40,267	$ 49,978	124%	$ 5,845,986	$ 7,935,303	136%	91,823	105,578	115%
Group 3—Month	$ 807	$ 1,218	151%	$ 166,809	$ 201,200	121%	2,422	2,850	118%
Year to date	$ 4,315	$ 6,603	153%	$ 913,170	$ 1,141,229	125%	13,101	14,589	111%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29	7.11	98	56,879	62,870	111	415	447	108
July	7.51			56,703			426		
August	7.37			57,076			421		
September	7.28			53,870			392		
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.32	$ 7.17	98%	$54,735	$60,864	111%	$400	$437	109%
Group 1—Month	$ 7.59	$ 7.48	99%	$53,902	$57,829	107%	$409	$433	106%
Year to date	$ 7.61	$ 7.66	101%	$51,614	$55,359	107%	$393	$424	108%
Group 2—Month	$ 6.76	$ 6.38	94%	$65,801	$77,536	118%	$445	$495	111%
Year to date	$ 6.89	$ 6.30	91%	$63,666	$75,161	118%	$439	$473	108%
Group 3—Month	$ 4.84	$ 6.05	125%	$68,872	$70,596	103%	$333	$427	128%
Year to date	$ 4.73	$ 5.79	122%	$69,702	$78,225	112%	$329	$453	138%

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July 1984

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	127%	123%	122%	115%	111%	101%
Ordinary companies and departments	129%	127%	121%	116%	117%	106%
Combination companies and departments	122%	111%	122%	112%	102%	97%
Group	—	—	158%	106%	102%	97%
CANADA						
All ordinary business	112%	112%	119%	115%	101%	102%
Group	—	—	55%	82%	122%	122%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986	465,178	133	37,223,965	45,363,693	122	828,271	868,949	105	9.38	10.25	109	44,942	52,205	116	421	535	127	May
June	375,568	450,678	120	39,937,517	43,247,130	108	849,248	834,420	98	9.40	10.42	111	47,027	51,829	110	442	540	122	June
July	333,938	425,021	127	34,468,621	41,889,858	122	737,063	818,029*	111	9.69	10.15	105	46,765	51,208	110	453	520	115	July
August	358,196			38,055,883			808,425			9.41			47,074			443			August
September	360,069			37,157,440			808,008			9.69			45,986			446			September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			**Year total**
Year to date	$2,371,098	$2,927,895	123%	$250,320,840	$287,832,190	115%	5,622,631	5,703,746	101%	$ 9.47	$10.17	107%	$44,520	$50,464	113%	$422	$513	122%	**Year to date**

*Includes one company's mass-marketed ordinary sales of over 50,000 policies

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 266,981	$ 343,786	129%	$ 29,816,159	$ 36,215,899	121%	448,962	525,442	117%	$ 8.95	$ 9.49	106%	$66,411	$68,925	104%	$595	$654	110%	**Month**
Year to date	$1,859,144	$2,368,388	127%	$215,300,093	$248,758,300	116%	3,335,776	3,533,899	106%	$ 8.64	$ 9.52	110%	$64,543	$70,392	109%	$557	$670	120%	**Year to date**
Group 1—Month	$ 170,444	$ 214,655	126%	$ 19,604,083	$ 21,834,567	111%	295,756	308,733	104%	$ 8.69	$ 9.83	113%	$66,285	$70,723	107%	$576	$695	121%	Group 1—Month
Year to date	$1,216,879	$1,505,216	124%	$143,048,969	$157,115,770	110%	2,234,178	2,263,093	101%	$ 8.51	$ 9.58	113%	$64,028	$69,425	108%	$545	$665	122%	Year to date
Group 2—Month	$ 47,435	$ 61,110	129%	$ 5,052,805	$ 7,166,942	142%	65,993	122,597	186%	$ 9.39	$ 8.53	91%	$76,566	$58,459	76%	$719	$498	69%	Group 2—Month
Year to date	$ 300,980	$ 392,278	130%	$ 35,356,713	$ 42,676,085	121%	477,230	573,711	120%	$ 8.51	$ 9.19	108%	$74,087	$74,386	100%	$631	$684	108%	Year to date
Group 3—Month	$ 26,347	$ 37,791	143%	$ 2,727,980	$ 3,952,207	145%	44,989	48,379	108%	$ 9.66	$ 9.56	99%	$60,637	$81,693	135%	$586	$781	133%	Group 3—Month
Year to date	$ 181,205	$ 250,971	139%	$ 19,480,318	$ 25,593,740	131%	324,853	359,808	111%	$ 9.30	$ 9.81	105%	$59,967	$71,132	119%	$558	$698	125%	Year to date
Group 4—Month	$ 13,617	$ 18,684	137%	$ 1,360,416	$ 2,039,966	150%	19,749	23,879	121%	$10.01	$ 9.16	92%	$68,885	$85,429	124%	$690	$782	113%	Group 4—Month
Year to date	$ 90,222	$ 136,917	152%	$ 9,234,336	$ 14,128,796	153%	136,145	170,370	125%	$ 9.77	$ 9.69	99%	$67,827	$82,930	122%	$663	$804	121%	Year to date
Group 5—Month	$ 6,548	$ 8,406	128%	$ 790,256	$ 872,374	110%	15,869	14,644	92%	$ 8.29	$ 9.64	116%	$49,799	$59,572	120%	$413	$574	139%*	Group 5—Month
Year to date	$ 51,169	$ 61,035	119%	$ 5,922,845	$ 6,768,168	114%	109,915	111,650	102%	$ 8.64	$ 9.02	104%	$53,886	$60,620	112%	$466	$547	117%	Year to date
Group 6—Month	$ 2,590	$ 3,140	121%	$ 280,619	$ 349,843	125%	6,606	7,210	109%	$ 9.23	$ 8.98	97%	$42,479	$48,522	114%	$392	$436	111%	Group 6—Month
Year to date	$ 18,689	$ 21,971	118%	$ 2,256,912	$ 2,475,741	110%	53,455	55,267	103%	$ 8.28	$ 8.87	107%	$42,221	$44,796	106%	$350	$398	114%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 64,575	$ 78,768	122%	$ 4,598,715	$ 5,621,642	122%	266,582	273,151	102%	$14.04	$14.01	100%	$17,251	$20,581	119%	$242	$288	119%	**Month**
Year to date	$ 492,217	$ 544,753	111%	$ 34,581,890	$ 38,759,252	112%	2,107,135	2,045,048	97%	$14.23	$14.05	99%	$16,412	$18,953	115%	$234	$266	114%	**Year to date**
Group 7—Month	$ 33,020	$ 38,421	116%	$ 2,365,173	$ 2,698,847	114%	95,284	99,282	104%	$13.96	$14.24	102%	$24,822	$27,184	110%	$347	$387	112%	Group 7—Month
Year to date	$ 244,836	$ 267,595	109%	$ 17,470,719	$ 19,051,099	109%	741,345	727,025	98%	$14.01	$14.05	100%	$23,566	$26,204	111%	$330	$368	112%	Year to date
Group 8—Month	$ 15,416	$ 21,694	141%	$ 1,107,397	$ 1,554,506	140%	76,061	76,873	101%	$13.92	$13.96	100%	$14,559	$20,222	139%	$203	$282	139%	Group 8—Month
Year to date	$ 125,644	$ 147,604	117%	$ 8,755,952	$ 10,243,369	117%	619,498	613,495	99%	$14.35	$14.41	100%	$14,134	$16,697	118%	$203	$241	119%	Year to date
Group 9—Month	$ 16,139	$ 18,653	116%	$ 1,126,145	$ 1,368,289	122%	95,237	96,996	102%	$14.33	$13.63	95%	$11,825	$14,107	119%	$169	$192	114%	Group 9—Month
Year to date	$ 121,737	$ 129,554	106%	$ 8,355,219	$ 9,464,784	113%	746,292	704,528	94%	$14.57	$13.69	94%	$11,196	$13,434	120%	$163	$184	113%	Year to date

Weekly premium ordinary

Month	$ 2,382	$ 2,467	104%	$ 53,747	$ 52,317	97%	21,519	19,436	90%	$44.32	$47.15	106%	$ 2,498	$ 2,692	108%	$111	$127	114%	**Month**
Year to date	$ 19,737	$ 14,754	75%	$ 438,857	$ 314,638	72%	179,720	124,799	69%	$44.97	$46.89	104%	$ 2,442	$ 2,521	103%	$110	$118	107%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16	31	13	27	9	17
July	18	34	15	29	10	17
August	19		16		10	
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18%		15%		9%	
Year to date	15%	29%	13%	25%	8%	16%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42	11.97	105	73,521	82,819	113	839	991	118
July	11.57	11.88	103	72,567	85,562	118	839	1,016	121
August	11.24			72,127			811		
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.47	$12.03	105%	$73,501	$80,348	109%	$843	$967	115%

Interest Rates Quoted

	This Month	Last Month
Range	9.8%-12.8%	9.0%-12.8%
Range of middle 50%	11.0%-11.5%	10.7%-11.2%
Median	11.0%	11.0%
Number of companies reporting rates	74	74
Number of plans reported	122	120

Number of Contributors Reporting Universal Life Sales:

This month: 100
Last month: 100

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 54 Companies			Number of New Master Policies for 43 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,680	$10,927	74%	3,504	3,232	92%
February	9,680	11,422	118	3,363	3,553	106
March	12,442	18,607	150	4,174	3,953	95
April	13,614	7,826	57	3,947	3,700	94
May	12,740	15,479	121	3,906	3,778	97
June	12,700	11,079	87	3,950	3,660	93
July	9,392	14,814	158	3,306	3,371	102
August	10,416			3,672		
September	13,556			3,802		
October	11,867			3,880		
November	9,179			3,786		
December	38,367			4,187		
Year total	$168,633			45,477		
Year to date	$ 85,248	$90,154	106%	26,150	25,247	97%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712	2,492,063	224	979	1,110	113
July	1,879,091	1,033,192	55	853	1,042	122
August	4,903,758			770		
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$12,113,277	$9,971,511	82%	5,665	6,890	122%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousa[illegible])			NUMBER OF POLICIES		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,098,686	4,784,842	117	74,815	78,700	105
June	34,419	38,884	113	4,720,526	5,468,736	116	82,993	86,985	105
July	28,383	31,924	112	3,780,644	4,504,396	119	66,675	67,422	101
August	26,541			3,602,453			63,117		
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$200,748	$224,218	112%	$27,341,183	$31,305,657	115%	497,119	507,769	102%
Group 1—Month	$ 21,147	$ 22,059	104%	$ 2,711,831	$ 2,983,064	110%	50,494	48,375	96%
Year to date	$148,930	$157,772	106%	$19,513,214	$20,707,793	106%	376,014	368,555	98%
Group 2—Month	$ 6,565	$ 8,409	128%	$ 923,174	$ 1,308,886	142%	14,057	16,095	114%
Year to date	$ 46,832	$ 58,387	125%	$ 6,769,160	$ 9,244,189	137%	105,880	121,673	115%
Group 3—Month	$ 671	$ 1,456	217%	$ 145,639	$ 212,446	146%	2,124	2,952	139%
Year to date	$ 4,986	$ 8,059	162%	$ 1,058,809	$ 1,353,675	128%	15,225	17,541	115%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29	7.11	98	56,879	62,870	111	415	447	108
July	7.51	7.09	94	56,703	66,809	118	426	473	111
August	7.37			57,076			421		
September	7.28			53,870			392		
October	7.43			54,950			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.34	$ 7.16	98%	$54,999	$61,653	112%	$404	$442	109%
Group 1—Month	$ 7.80	$ 7.39	95%	$53,706	$61,665	115%	$419	$456	109%
Year to date	$ 7.63	$ 7.62	100%	$51,895	$56,186	108%	$396	$428	108%
Group 2—Month	$ 7.11	$ 6.42	90%	$65,674	$81,323	124%	$467	$522	112%
Year to date	$ 6.92	$ 6.32	91%	$63,932	$75,976	119%	$442	$480	109%
Group 3—Month	$ 4.61	$ 6.85	149%	$68,568	$71,967	105%	$316	$493	156%
Year to date	$ 4.71	$ 5.95	126%	$69,544	$77,172	111%	$327	$459	140%

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Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	125%	124%	113%	115%	99%	101%
Ordinary companies and departments	129%	128%	114%	115%	101%	105%
Combination companies and departments	109%	110%	110%	112%	96%	97%
Group	—	—	145%	110%	109%	98%
CANADA						
All ordinary business	105%	111%	113%	114%	96%	101%
Group	—	—	33%	68%	119%	121%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

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The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

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Group 7—$25 billion or more (2)
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CANADA

Group 1—$4 billion or more (14)
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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986	465,178	133	37,223,965	45,363,693	122	828,271	868,949	105	9.38	10.25	109	44,942	52,205	116	421	535	127	May
June	375,568	450,678	120	39,937,517	43,247,130	108	849,248	834,420	98	9.40	10.42	111	47,027	51,829	110	442	540	122	June
July	333,938	425,021	127	34,468,621	41,889,858	122	737,063	818,029*	111	9.69	10.15	105	46,765	51,208	110	463	520	115	July
August	358,196	448,147	125	38,055,883	43,053,121	113	808,425	803,102	99	9.41	10.41	111	47,074	53,609	114	443	558	126	August
September	360,069			37,157,440			808,008			9.69			45,986			446			September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			Year total
Year to date	$2,729,294	$3,376,042	124%	$288,376,723	$330,885,311	115%	6,431,056	6,506,848	101%	$ 9.46	$10.20	108%	$44,841	$50,852	113%	$424	$519	122%	Year to date

*Includes one company's mass marketed ordinary sales of over 50,000 policies

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 283,237	$ 366,099	129%	$ 32,824,396	$ 37,288,949	114%	491,882	499,166	101%	$ 8.63	$ 9.82	114%	$66,732	$74,703	112%	$576	$733	127%	**Month**
Year to date	$2,142,381	$2,734,487	128%	$248,124,489	$286,047,249	115%	3,827,658	4,033,065	105%	$ 8.63	$ 9.56	111%	$64,824	$70,926	109%	$560	$678	121%	**Year to date**
Group 1—Month	$ 182,844	$ 226,190	124%	$ 21,526,049	$ 22,747,729	106%	322,305	313,635	97%	$ 8.49	$ 9.94	117%	$66,788	$72,529	109%	$567	$721	127%	Group 1—Month
Year to date	$1,399,723	$1,731,406	124%	$164,575,018	$179,863,499	109%	2,556,483	2,576,728	101%	$ 8.51	$ 9.63	113%	$64,376	$69,803	108%	$548	$672	123%	Year to date
Group 2—Month	$ 47,475	$ 60,560	128%	$ 5,471,055	$ 6,485,201	119%	72,064	78,758	109%	$ 8.68	$ 9.34	108%	$75,919	$82,343	108%	$659	$769	117%	Group 2—Month
Year to date	$ 348,455	$ 452,838	130%	$ 40,827,768	$ 49,161,286	120%	549,294	652,469	119%	$ 8.53	$ 9.21	108%	$74,328	$75,347	101%	$634	$694	109%	Year to date
Group 3—Month	$ 26,458	$ 43,944	166%	$ 2,878,893	$ 4,472,035	155%	48,507	55,938	115%	$ 9.19	$ 9.83	107%	$59,350	$79,946	135%	$545	$786	144%	Group 3—Month
Year to date	$ 207,663	$ 294,915	142%	$ 22,359,211	$ 30,065,775	134%	373,360	415,746	111%	$ 9.29	$ 9.81	106%	$59,886	$72,318	121%	$556	$709	128%	Year to date
Group 4—Month	$ 15,428	$ 22,492	146%	$ 1,623,593	$ 2,220,047	137%	21,935	25,799	118%	$ 9.50	$10.13	107%	$74,018	$86,052	116%	$703	$872	124%	Group 4—Month
Year to date	$ 105,650	$ 159,409	151%	$ 10,857,929	$ 16,348,843	151%	158,080	196,169	124%	$ 9.73	$ 9.75	100%	$68,686	$83,341	121%	$668	$813	122%	Year to date
Group 5—Month	$ 7,810	$ 9,396	120%	$ 961,702	$ 972,086	101%	17,978	17,144	95%	$ 8.12	$ 9.67	119%	$53,493	$56,701	106%	$434	$548	126%	Group 5—Month
Year to date	$ 58,979	$ 70,431	119%	$ 6,884,547	$ 7,740,254	112%	127,893	128,794	101%	$ 8.57	$ 9.10	106%	$53,831	$60,098	112%	$461	$547	119%	Year to date
Group 6—Month	$ 3,222	$ 3,517	109%	$ 363,104	$ 391,851	108%	9,093	7,892	87%	$ 8.87	$ 8.98	101%	$39,932	$49,652	124%	$354	$446	126%	Group 6—Month
Year to date	$ 21,911	$ 25,488	116%	$ 2,620,016	$ 2,867,592	109%	62,548	63,159	101%	$ 8.36	$ 8.89	106%	$41,888	$45,403	108%	$350	$404	115%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 72,310	$ 78,739	109%	$ 5,170,987	$ 5,705,547	110%	291,928	278,864	96%	$13.98	$13.80	99%	$17,713	$20,460	116%	$248	$282	114%	**Month**
Year to date	$ 564,527	$ 623,492	110%	$ 39,752,877	$ 44,464,799	112%	2,399,063	2,323,912	97%	$14.20	$14.02	99%	$16,570	$19,134	115%	$235	$268	114%	**Year to date**
Group 7—Month	$ 36,668	$ 38,910	106%	$ 2,652,576	$ 2,800,430	106%	107,418	100,936	94%	$13.82	$13.89	101%	$24,694	$27,745	112%	$341	$385	113%	Group 7—Month
Year to date	$ 281,504	$ 306,505	109%	$ 20,123,295	$ 21,851,529	109%	848,763	827,961	98%	$13.99	$14.03	100%	$23,709	$26,392	111%	$332	$370	111%	Year to date
Group 8—Month	$ 17,709	$ 21,212	120%	$ 1,255,562	$ 1,560,558	124%	82,847	81,211	98%	$14.10	$13.59	96%	$15,155	$19,216	127%	$214	$261	122%	Group 8—Month
Year to date	$ 143,353	$ 168,816	118%	$ 10,011,514	$ 11,803,927	118%	702,345	694,706	99%	$14.32	$14.30	100%	$14,254	$16,991	119%	$204	$243	119%	Year to date
Group 9—Month	$ 17,933	$ 18,617	104%	$ 1,262,849	$ 1,344,559	106%	101,663	96,717	95%	$14.20	$13.85	98%	$12,422	$13,902	112%	$176	$192	109%	Group 9—Month
Year to date	$ 139,670	$ 148,171	106%	$ 9,618,068	$ 10,809,343	112%	847,955	801,245	94%	$14.52	$13.71	94%	$11,343	$13,491	119%	$165	$185	112%	Year to date

Weekly premium ordinary

Month	$ 2,649	$ 3,309	125%	$ 60,500	$ 58,625	97%	24,615	25,072	102%	$43.79	$56.44	129%	$ 2,458	$ 2,338	95%	$108	$132	122%	**Month**
Year to date	$ 22,386	$ 18,063	81%	$ 499,357	$ 373,263	75%	204,335	149,871	73%	$44.83	$48.39	108%	$ 2,444	$ 2,491	102%	$110	$121	110%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16	31	13	27	9	17
July	18	34	15	29	10	17
August	19	34	16	31	10	19
September	21		17		10	
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18%		15%		9%	
Year to date	16%	30%	13%	26%	8%	16%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$ 945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42	11.97	105	73,521	82,819	113	839	991	118
July	11.57	11.88	103	72,567	85,562	118	839	1,016	121
August	11.24	11.65	104	72,127	85,248	118	811	993	122
September	11.95			73,635			880		
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.43	$11.97	105%	$73,281	$81,076	111%	$838	$971	116%

Interest Rates Quoted

	This Month	Last Month
Range	10.0%-12.8%	9.8%-12.8%
Range of middle 50%	11.0%-11.5%	11.0%-11.5%
Median	11.2%	11.0%
Number of companies reporting rates	75	74
Number of plans reported	128	122

Number of Contributors Reporting Universal Life Sales:

This month: 100
Last month: 100

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 54 Companies			Number of New Master Policies for 43 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,680	$ 10,927	74%	3,504	3,232	92%
February	9,680	11,422	118	3,363	3,553	106
March	12,442	18,607	150	4,174	3,953	95
April	13,614	7,826	57	3,947	3,700	94
May	12,740	15,479	121	3,906	3,778	97
June	12,700	11,079	87	3,950	3,660	93
July	9,392	14,814	158	3,306	3,371	102
August	10,416	15,056	145	3,672	4,004	109
September	13,556			3,802		
October	11,867			3,880		
November	9,179			3,786		
December	38,367			4,187		
Year total	$168,633			45,477		
Year to date	$ 95,664	$105,210	110%	29,822	29,251	98%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712	2,492,063	224	979	1,110	113
July	1,879,091	1,033,192	55	853	1,042	122
August	4,903,758	1,628,379	33	770	920	119
September	1,323,648			808		
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$17,017,035	$11,599,890	68%	6,435	7,810	121%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,098,686	4,784,842	117	74,815	78,700	105
June	34,419	38,884	113	4,720,526	5,468,736	116	82,993	86,985	105
July	28,383	31,924	112	3,780,644	4,504,396	119	66,675	67,422	101
August	26,541	27,821	105	3,602,453	4,073,782	113	63,117	60,533	96
September	30,719			4,218,111			78,302		
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$227,289	$252,039	111%	$30,943,636	$35,379,439	114%	560,236	568,302	101%
Group 1—Month	$ 19,122	$ 18,954	99%	$ 2,471,583	$ 2,658,494	108%	45,997	42,047	91%
Year to date	$168,052	$176,726	105%	$21,984,797	$23,366,287	106%	422,011	410,602	97%
Group 2—Month	$ 6,685	$ 7,664	115%	$ 995,074	$ 1,261,135	127%	14,967	16,149	108%
Year to date	$ 53,517	$ 66,051	123%	$ 7,764,234	$10,505,324	135%	120,847	137,822	114%
Group 3—Month	$ 734	$ 1,203	164%	$ 135,796	$ 154,153	114%	2,153	2,337	109%
Year to date	$ 5,720	$ 9,262	162%	$ 1,194,605	$ 1,507,828	126%	17,378	19,878	114%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984 1983	1983	1984	1984 1983	1983	1984	1984 1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29	7.11	98	56,879	62,870	111	415	447	108
July	7.51	7.09	94	56,703	66,809	118	426	473	111
August	7.37	6.83	93	55,233	67,299	118	406	460	109
September	7.28			53,870			392		
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.35	$ 7.12	97%	$55,233	$62,255	113%	$406	$443	109%
Group 1—Month	$ 7.74	$ 7.13	92%	$53,734	$63,227	118%	$416	$451	108%
Year to date	$ 7.64	$ 7.56	99%	$52,095	$56,907	109%	$398	$430	108%
Group 2—Month	$ 6.72	$ 6.08	90%	$66,485	$78,094	117%	$447	$475	106%
Year to date	$ 6.89	$ 6.29	91%	$64,248	$76,224	119%	$443	$479	108%
Group 3—Month	$ 5.41	$ 7.80	144%	$63,073	$65,962	105%	$341	$515	151%
Year to date	$ 4.79	$ 6.14	128%	$68,742	$75,854	110%	$329	$466	142%

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